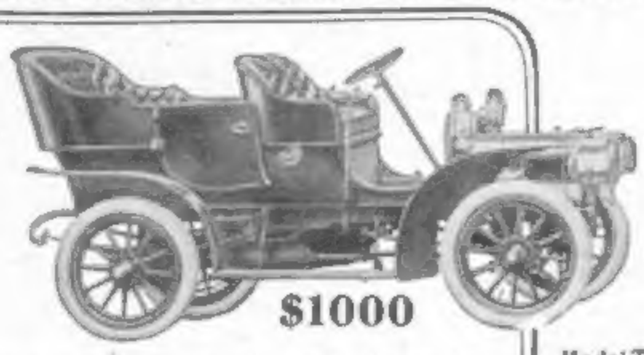
THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded A° D! 1728 by Benjamin Franklin

MARCH 14,'08 FIVE CENTS A COPY

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

The Single-Cylinder Cadillac



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The Editor's Column

THE SATURDAY EVENING POST

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A Brief History

THE SATURDAY EVENING POST is the oldest journal of any kind that is issued to-day from the American press. Its history may be traced back in a continuous, unbroken line to the days when young Benjamin Franklin edited and printed the old Pennsylvania Gazette. In nearly one hundred and eighty years there has been hardly a week—save only while the British Army held Philadelphia and patriotic printers were in exile—when the magazine has not been issued.

During Christmas week, 1728, Samuel Keimer began its publication under the title of the Universal Instructor in all Arts and Sciences and Pennsylvania Gazette. In less than a year he sold it to Benjamin Franklin, who, on October 2, 1729, issued the first copy under the name of the Pennsylvania Gazette. Franklin sold his share in the magazine to David Hall, his partner, in 1765. In 1805 the grandson of David Hall became its publisher. When he died, in 1821, his partner, Samuel C. Atkinson, formed an alliance with Charles Alexander, and in the summer of that year they changed the title of the Gazette to THE SATURDAY EVENING POST.

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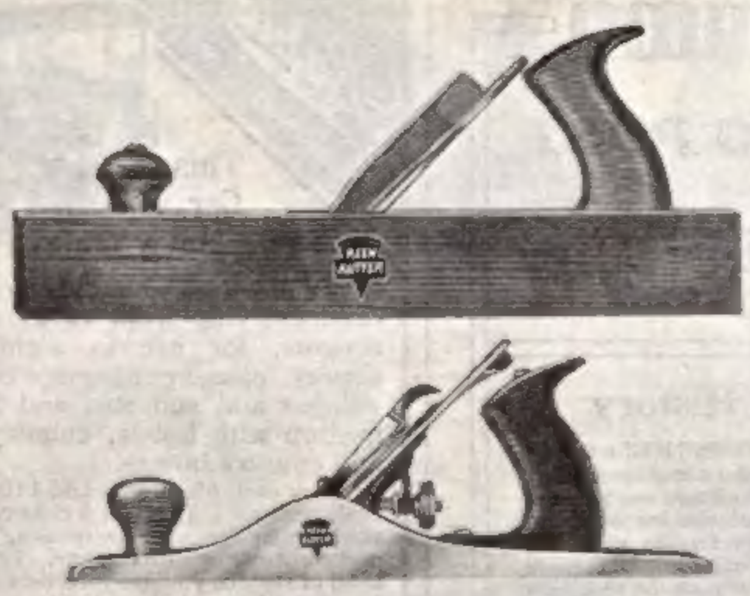

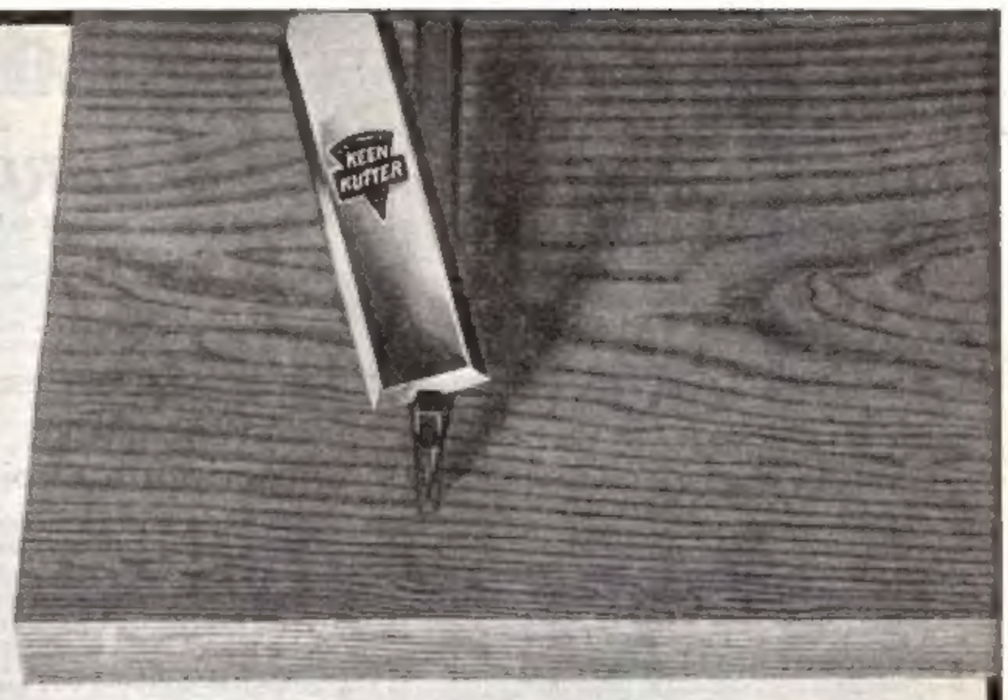

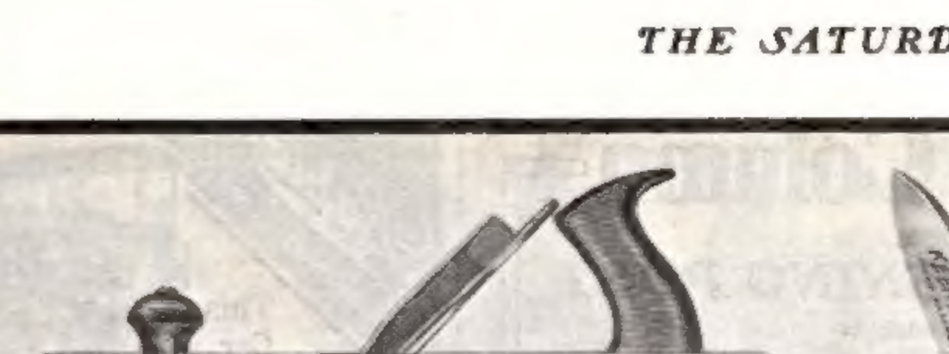

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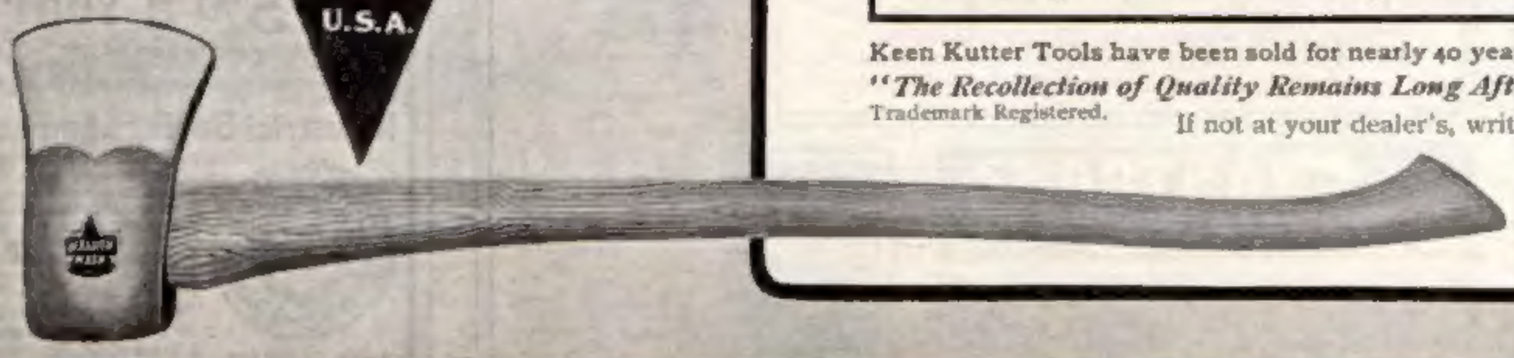

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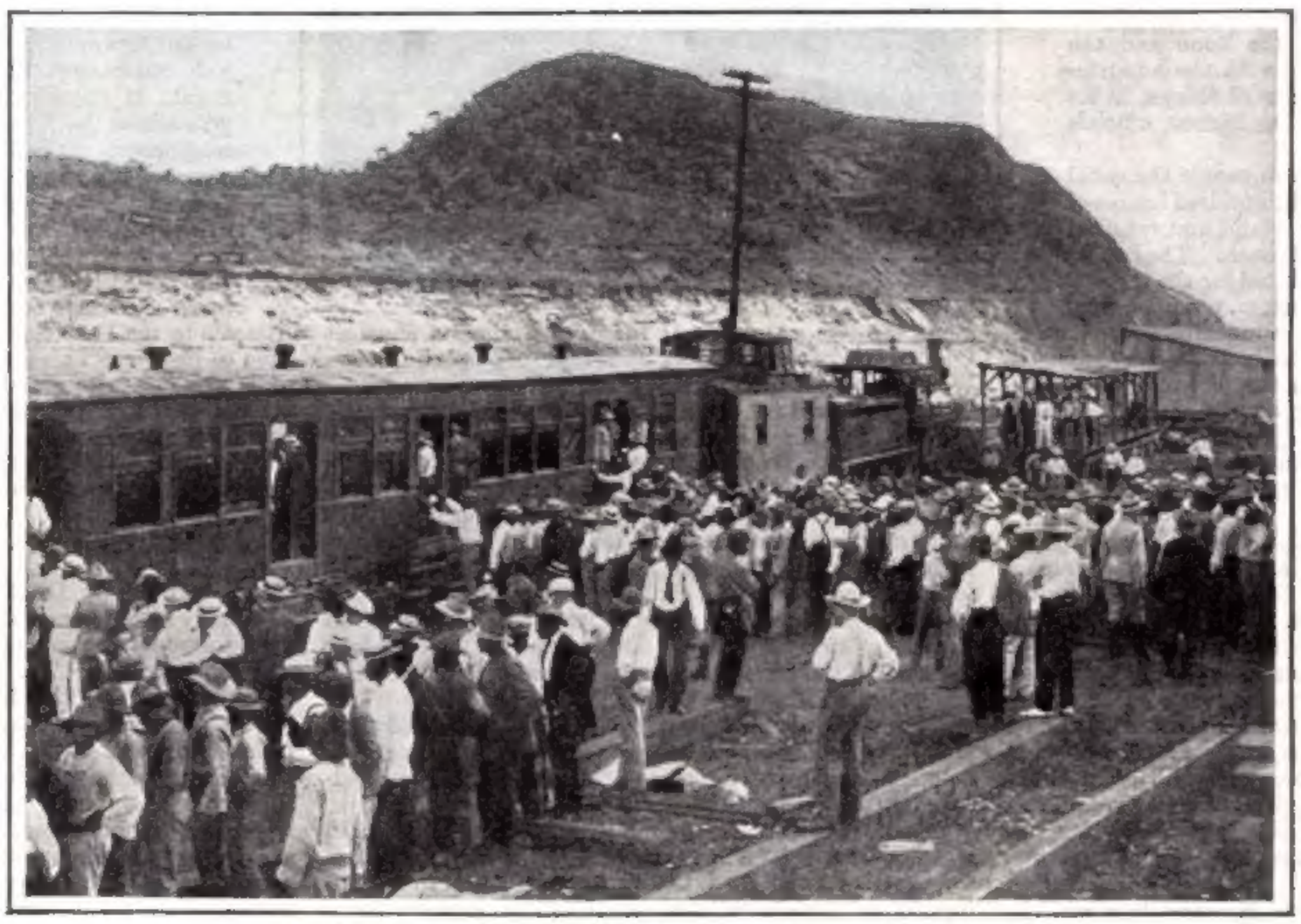
LIFE IN SPIGOTTY LAND

Something About the Cheerful Side of Canal-Digging



The Pay Car at Culebra. Men of Fifty Nationalities Drawing Their Pay

By Samuel G. Blythe

"GET a carriage," said the man in the white duck suit, as we stood on the steps of the Tivoli Hotel, "and it will cost you twenty cents, Spigotty. I'd get a driver who can talk English, too, if I were you, instead of a Spigotty driver. It might save a row if you want to make more than one trip."

"Spigotty?" I asked. "What's Spigotty?"

"Why," he replied, surprised at my ignorance, "a Spigotty is a native, of course."

That was my first morning on the Isthmus. Before noon I had added the word to my vocabulary, for every American down there has cast aside the cumbrous "Panamanian." Whatever is native is Spigotty. It is the broad, comprehensive term which the men who are digging the canal have applied to the small brown persons who inhabit the Republic of Panama, their products, habits, customs, money and morals. So far as the money is concerned it is synonymous with "tin" money or "monkey" money, and means that what the Spigotty folks fondly call a dollar, the same having been minted for them in Philadelphia by our paternal and protective Government at cost, is worth fifty cents. It is a good term, too, for most of the things Panamanian look Spigotty, if you can imagine that. It comes from the earliest days of the American invasion to dig the canal, when there was nothing along what is now the populous, busy and clean Canal Zone but a few miles of jungle-grown ditch left by the French, much rusted French machinery, yellow fever, mosquitoes, dirt and desolation. The early Americans found the Panama people haughty in the possession of their new republic, which had been made over night for them by our aforesaid paternal and protective Government, we needing a republic there smaller in extent than Colombia, but most anxious to reap the benefits of intimate association with these curious people from the North, who insisted on digging a ditch across the Isthmus when there was already a railroad there, to say nothing of good *coyuco* traveling on the Châgres River part of the way and a trail that could be used at a pinch.

All Americans are alike. They do not bother to learn foreign languages when they go to a foreign country, but they force the natives to learn American. So, when the Panamanians presented themselves, if they could talk English, they prefaced their attempts to cheat the Americans out of something—it really made little difference what—with the statement, accompanied by eloquent gestures: "Spik d' English." If they couldn't they said: "No spik d' English." One or the other was the universal opening of conversation, and those early Americans soon classed the whole race of men who could or could not "Spik d' Eng." as "Spikities," and from that grew the harmonious and descriptive Spigotty.

An American Job Done in an American Way

THERE are between five and six thousand Americans employed on the Canal Zone, in Panama, in the multifarious details of canal-digging, and all the things that go with it. Many of these Americans have their wives and children with them; so the total American population of that ten-mile-wide strip that runs across from Cristobal to Ancon, or, by the marks on the maps made before the new occupation, from Colon to Panama, is probably about ten thousand. In addition to these Americans there are twenty-five or thirty thousand laborers from all parts of the world, many of these with wives, also, all living in Spigotty Land and making a marvelous human machine that is, day by day—so rapidly those who have not seen the work cannot appreciate it—cutting the canal across the Isthmus, cutting it surely and certainly, accomplishing excavation results that have never been equaled, solving transportation and hydraulic and hygienic problems of enormous magnitude, doing an American job in an American way, and making any American who looks at it prouder of his country than he ever was before.

I shall make no attempt in what I write about the canal to discuss the engineering features of the work, beyond the presentation, in another article, of a few groups of graphic facts to bear out the broad statement just made that the Americans down there on the Canal Zone are digging the canal, and that there is no more doubt of their success than there is that the New York subway was completed or that the Suez Canal is open. The dirt is flying. The plans are made. The ultimate cost and the ultimate date of completion are matters of minor consequence. The big truth is that the job will be done, and done by Americans. It is all over except a few years of labor along lines laid down. The machine is now at its highest point of effectiveness. The right men seem to be in charge. There is enthusiasm and loyalty. The distressing conditions of the early days have been eliminated in a great measure. There are opportunities for criticism in the small things, but what is the use? They are digging the canal, and they will finish it. That's enough, isn't it?

The Zone's Congress of All Nations

IT IS probable the population on the Canal Zone is more variegated and various than on any strip of land ten miles wide and forty miles long over which the Americans have jurisdiction, if not in the world. The January police report for the Zone showed that men of fifty nationalities had been taken up for various offenses, but, at that, there were only forty arrests for disturbing the peace, only seventy-one for disorderly conduct, seventy for intoxication, and forty-one for vagrancy, which, out of a total population of, in round numbers, forty-five to fifty thousand people, as mixed as this, does not show any great prevalence of offenses against order and quiet. The arrests for crimes were much smaller in number. What has happened on the Zone is that the weaklings have been weeded out, the inefficients have been sent home, the undesirable classes have been shown they can be much more comfortable elsewhere, and the great human machine welded into a harmonious and reasonably happy whole.

When you transplant five or six thousand Americans and their wives and children to a tropical country they must become accustomed to conditions. Moreover, a good many conditions must be made. So, when these American clerks, and engineers, and machinists, and railroad men, and doctors, and nurses, and school-teachers, and skilled men of all kinds flocked to the Isthmus it took them some time to find themselves and to organize for a comfortable and enjoyable succession of days. There was trouble and growling and discomfort in the old tent and barrack period while the transformation was going on. Now that the sanitary work has been done, the quarters built, the life systematized, the commissary end of it arranged, and means of entertainment provided, those Americans who live along the line of the canal, from Cristobal to Ancon, are a well-paid, well-fed, well-housed and, apparently, well-satisfied lot of people; getting good wages; able to save something—they sent back to the United States last year more than $3,000,000 in money orders; given many privileges to compensate them for the strange surroundings and the inevitable drawbacks that must arise, from time to time, in an enterprise of this kind; happy and prosperous. No person need stay on the

Isthmus if he wants to return. Those who are there now, it seems, want to stay, for the percentage of departures is getting less all the time, and the fact that there is an overplus of labor in all branches helps out in efficiency. The men in charge of the work do not have to beg people to go to the Isthmus, and do not beg those who are there, to stay. Those days are over. The people who are working now are anxious to hold their jobs, which is one reason why the work is going forward so smoothly and speedily.

Beginning at Cristobal—which is the American settlement at the Atlantic end of the canal, and really a part of Colon, although Cristobal is in American territory and Colon is in Panama—and stretching across to Ancon, which is on the Pacific side and bears the same relation to the city of Panama that Cristobal does to Colon, there is a line of settlements, where the men employed along the line live with their families, if they are married, or in bachelor quarters if single. There is a big hospital at Cristobal, and another at Ancon. The supply offices, the railroad offices and the commissary offices are at Cristobal. The administration building, the heads of the commission and their offices are mainly at Ancon, as are the governor of the Zone and the various officials who have to do with the administrative work. Ancon is the centre of things, in an official way, although some of the highest officials live out along the line.

To provide quarters for all these people the canal officials have built more than eight hundred houses of one kind and another, and have rebuilt and repaired many of the houses left by the French. The houses are low, wide-porched, airy and fitted for the tropics. They are screened from top to bottom, provided with electric lights, bathrooms and all sanitary appliances, and are very comfortable. The quarters an employee occupies depend on his rank on the pay-roll. The commission officials have fine big houses of their own at Ancon and elsewhere. Ordinary married quarters are four good-sized rooms, and the bachelors are given sitting-rooms and bedrooms, but two, at least, are required to occupy each set of rooms.

The main commissary is at Cristobal. It looks like a department store, and has as large a stock as many a pretentious place in the United States. Supplies are furnished to the employees at cost, the quarters being provided free. Coupon books are issued and used by the employees, but no outsider can buy at these stores. Medicine and hospital attendance are free. One round-trip pass a month is furnished to each employee for use on the railroad which runs across the Isthmus. The laborers live in barracks and have their own mess-halls. There are mess-halls and hotels at every place of any size, and at Ancon there is the big Tivoli Hotel, primarily for employees who desire to live there, with room for transients.

The Result of Four Years' House-Cleaning

THIS is the economic basis of life in Spigotty Land. The days in the dry season, which is from December to May, are hot, but there are always good breezes from the Atlantic and the Pacific at night. In the rainy season it is not comfortable, for it rains most of the time and things are humid and sticky to a most irritating degree. Still, it is not so hot in the dry season as it is in New York, or St. Louis, or Kansas City, or Washington, or Philadelphia on a good, hot summer day, and life is much more comfortable, for the people on the Zone dress and eat and move about as they should in the tropics. The main ill health is caused by malaria and dysentery. There has been no yellow fever in more than two years. Mosquitoes have been eliminated. I did not see nor hear one while I was there. Panama and Colon, formerly pest-holes, have been paved with vitrified brick, sewered, piped for water and cleaned up generally. Reservoirs have been built. The Panamanians are compelled to keep their two cities tidy. The main street in Panama is cleaner than Pennsylvania Avenue in Washington.

It has taken four years to bring all this about. Now that it has been done the life of the Americans on the Isthmus has settled down to about the same sort of social and official relations that exist in Washington, except for the tropical conditions and the fact that these Americans are two thousand miles from home. The villages across the Isthmus are practically one village—that is, everybody on the Isthmus knows everybody else. When the trains come in the people at the stations shout at friends they see through the car windows. If there is a big dance at the Tivoli, people from all

Dinner-Time on Veranda of the Hotel Corona

along the line go over. If there is a minstrel show at Culebra there are visitors from all populated points. When there is a ball game they all flock in.

Still, this does not mean there are no social distinctions. Far from it. Rank on the pay-roll is the qualification for standing. The people at the top are the commissioners and their families, who lead rather lonely lives of segregated greatness. The family of a commissioner outranks a division superintendent and his family, and the superintendent outranks the man next beneath him. The whole scheme reminds one of a diplomatic dinner with the dean of the corps at the beginning of the line and some little *chargé d'affaires* at the end. The lady of the family where the head of the house gets three hundred dollars a month, has no social relations with the lady of the family where the breadwinner gets two hundred and fifty dollars a month, beyond the most formal kind. Mrs. Two-hundred-dollars-a-month does not recognize Mrs. One-hundred-and-seventy-five-dollars-a-month as in her set at all.

One of the wits on the Isthmus set forth the situation in a skit printed in The Sanitary Knocker, a paper issued at Cristobal, of which more will be said. He calls the symptoms of it "Anconitis," and describes it as follows:

Twenty-four-hundred-dollar Anconite meets Fourteen-thousand-dollar Anconite: "Good-evening, your Excellency, how do you do? How is your wife? How is your daughter? How is your son, your appetite, and your mother-in-law?"

Same Anconite meets Seven-thousand-dollar Anconite: "Good-evening, Major. How do you do? How are your wife and family?"

Same Anconite meets Forty-five-hundred-dollar Anconite: "Good-evening, Doctor. How do you do?"

A Time Inspector Checking Italian Laborers

Same Anconite meets Three-thousand-dollar Anconite: "Good-evening, sir. How do?"

Same Anconite meets man who gets twenty-four hundred dollars, his own salary: "Good-evening."

Same Anconite meets Eighteen-hundred-dollar Anconite: "Evening."

Same Anconite meets Fifteen-hundred-dollar Anconite: "Hey."

Same Anconite meets Twelve-hundred-dollar Anconite: Deaf, dumb and blind.

It is easy to make these distinctions, too, for there can be no fibbing about salaries, no pretending to get more than one does get, and establishing social position thereby. Everybody knows everybody else's salary. The pay-rolls are open. If Mrs. Two-hundred-dollars-a-month should try to break into the Three-hundred-dollar set she would be informed, coldly, where her place is and advised to remain there. Nor would any pretensions she might make be successful. The records would show.

The condition of being two thousand miles from home and having mails only once in five days encourages the gentle art of conversation. Naturally, topics are somewhat limited. The newspapers published on the Isthmus do not give much American news, and one cannot be talking continually about the canal. If anything happens to anybody the news gets across the Isthmus as quickly as if it had been telephoned. It is the same if nothing happens and somebody thinks something should happen to somebody else. Every person's affairs are the affairs of everybody. If a young man falls in love with a young woman the course of his courtship is followed with intense eagerness. If an engagement is the result the whole community is aware of it, from the Atlantic to the Pacific, before the girl has had more than time to protest, "This is so sudden." If there is a picnic party the full facts are all along the line before the picnickers return. Everybody knows about everybody, even if the social conditions require there shall be no social intercourse, and the result of this general acquaintance is apparent in any conversation that may be begun.

The Tropical Moon and the Course of True Love

LIFE in Spigotty Land has had its compensations for many a young man who was lonesome and for many a young woman who came to be a nurse or a school-teacher or to visit friends. The tropical moon is nowhere more effulgent than on the Isthmus. It has performed its legitimate and poetical functions. No matter how bashful a young man might be, he forgot it when that moon was shining on the water or over the jungles or shimmering through the lacework leaves of the palms. "Isthmus moonlight would make a man make love to a cigar-sign," is a saying of the Americans who have seen its effect. They brought down many young doctors and many pretty nurses. Constant drafts have been made on the United States for more nurses, for the young doctors married them by the dozens. Almost any girl who wanted to, found a husband. Almost any girl who wants to now can find one. Pretty girls are preferred, but, if they are not pretty, the moonlight will compensate and has compensated. The girl who has been on the Isthmus for a year or more and has not been engaged a few times, at least, is a poor stick and fated to be an old maid.

The Tivoli Hotel, at Ancon, was designed to be the social headquarters of the Isthmus, and it is. The big dances are held there, and there is a hop almost every Saturday night given by the Tivoli Club and attended by young folks from all parts of the Zone. The Tivoli is a most astonishing place. It is a big three-story hotel built on Ancon Hill and facing the Pacific. The traveler who has not been told about it in detail is amazed to find a hostelry that looks like one of the great summer hotels along the seashore or in the mountains, with wide piazzas, a big lobby, an enormous dining-room and all the appurtenances in the way of the usual music-room, ballrooms, billiard-rooms and gathering places.

The Government built it. They say it cost half a million dollars. Perhaps it did. It is worth the money for the traveler, although the Government has a nifty idea about what prices should be charged to the transient. It is designed for a living place for the higher-salaried canal people who do not want to keep house or for whom there are not adequate quarters. The rooms are big and the bathrooms well equipped. The Government will let you stop there in one of its good rooms for five dollars a day for the

(Continued on Page 22)

The White Light of Publicity

Maury Entertains an Angel Unawares

Watching the Waves
Pounding Away Their Strength
on the Hard Beach

By Charles Belmont Davis

ILLUSTRATED BY H. C. WALL

AS THE elevator slowly descended from the floor of her apartment Maury said to himself, over and over again, "But women do not commit suicide!" On his way to the front door, through the gilt and marble hall, the young man stopped for a brief moment before a high mirror, and to the white face in the glass he said: "But women do not commit suicide!"

He repeated the same phrase many times on his way downtown in the hansom, and while he was dressing for dinner, and very often during dinner, and again at a foolish play, where he sat between two young girls who hardly knew what the word "suicide" meant. And later, at supper, where he sat between the same two girls, although he talked of many things, the machinery of his brain kept on grinding out the same words over and over again. The only thing he could compare it to was a great printing press he had once seen throwing out copies of a morning paper, until the endless monotony and terrible regularity of the click of the machinery made him want to cry out for something to break and stop it.

Maury, in his short day, had known many women, of many kinds, and since he had left college he had seldom been free from some sort of an affair. Sometimes the girl had thrown him over, and sometimes he had tired of the girl and by gradual neglect had cleared the field for new conquests or defeats. But his experience had shown him that "women do not commit suicide." It was this tradition that finally lulled him to sleep that night, and the same thought was in his mind when his servant woke him the following morning.

"Women do not commit suicide," he assured himself as he hurried into the sitting-room and picked up the morning paper. But there it was, staring at him in great, black type from the left-hand column of the first page:

BEAUTIFUL GIRL ATTEMPTS SUICIDE

Her Love Repulsed by Well-Known Society Man, Louise Lonsdale, the Actress, Tries to Take Her Own Life by Drinking Laudanum

Maury sank into a deep chair at the side of his desk and read enough of the story to know that the girl was still alive, that his name was not mentioned and that the man in the case could in no way be held legally responsible. Then he turned over the pages of his newspaper to the railroad advertisements and found that the next train for Pleasant Bay left in an hour. In half that time he was on his way to the Twenty-third Street Ferry, with a trunk packed for a week's stay in the country. For the first time in his life he had refused to tell his servant where he was going, and his only instructions were to hold his letters and to pay no heed whatever to the ring of either the telephone or the doorbell.

The fugitive found a vacant seat in the forward part of the hot, stuffy smoking-car, where the other passengers could see only his broad shoulders and the back of his head. By the time the train had left the main line and had begun to jolt its way along the single-track branch road Maury had regained a fair part of his normal composure, and, having lighted a cigar, he opened the roll of papers he had bought at the railway station and slowly began to read the different accounts of the attempted suicide. As he finished the particular article he sought in each newspaper he stopped for a few moments to look out at the hurrying landscape. It was late in February, and the ground was covered with great stretches of unbroken snow, and the twigs and branches of every tree were sheathed in ice, and shone and sparkled in the morning sunlight like countless strings of wonderful diamonds.

It had been six months now since he had traveled over the same road, but then the stretches of snow were green meadows and studded with wild flowers, and the trees were heavy with summer foliage. The occasional farmhouses, with their white clapboard walls and green shutters, surrounded then by blooming gardens and tangled hedges, now looked as cold and bleak as the snowfields that surrounded them and shut them out from the rest of the world. With a groan and many squeaks from its joints, rusty from too long service, the train swung around the curve that brought it parallel to the ocean and the unending rows of semi-detached villas of the summer watering resorts. There were very few passengers left now, but, with much panting and grunting, the train continued to stop at every little station, deserted save for the station-master, who ran out to make sure that there were no passengers, to wave a greeting to the train-hands and then hurry back to his stuffy office.

It was well past noon when Maury, who was now quite alone in the smoking-car, caught the first glimpse of the frozen waters of the little river that emptied itself into Pleasant Bay, which, in its turn, flows on to the sea. A few minutes more and the train drew up before the station platform and the young man jumped out to receive a boisterous welcome from the station-master. This over, he turned toward a very old and rickety carriage. It was the only one in sight, and, as a matter of fact, was entirely in keeping with the station itself and the general desolation of the surroundings. As he crossed the platform he noticed, for the first time, that the train had carried another passenger for Pleasant Bay. She was a young woman, simply dressed, in a heavy serge suit, with a boa and toque made of gray squirrel. In one hand she carried a muff of the same fur and in the other a suitcase of apparently considerable weight.

Approaching from different points of the platform, Maury and the girl met at the side of the solitary vehicle. The young man bowed and opened the door of the carriage.

"I'm afraid I'm robbing you." The girl spoke in a very low and sweet and unmistakably Southern voice.

"Not at all," Maury said. "Please get in. I'm sure I can find another carriage; besides, I'm only going to the Riverside Inn. It's a very short walk, and ——"

"Why, that's where I'm going," the girl interrupted. "Please get in, and we can drive over together."

Maury took the vacant seat at the girl's side and the carriage slowly started on its way to the Inn. For some moments the silence was broken only by the crunching of the wheels over the beaten snow, and then he turned to his companion.

"Are you quite warm enough?" he asked, with a certain courtesy in his manner which Maury had for all women. "There is another blanket in front."

The girl looked up at him and smiled pleasantly. For the first time he noticed the big, blue eyes—eyes that seemed to carry a peculiar look of trustfulness in them. "Oh, I'm all right, thank you," she said. "You say it's not far to the Inn?"

"No, not more than a mile. You are a stranger here?"

"Yes, it's my first visit," she said; "but, judging by the reception the station-agent gave you, you seem to be anything but a newcomer."

"Oh, I've been coming here during the summer for years. My people had a cottage on the river for a long time, and it's quite a second home to me. I knew the place when there were not half a dozen houses between the river and the ocean. You see it's quite a village now. In summer it's really very attractive—sailing and golf and bathing. This winter-resort idea is entirely new. I haven't even seen the Inn since it has been finished."

It seemed to Maury that every minute added a fresh beauty to the girl. The sharp wind had given a high color to the clear complexion and blew little wisps of bronze-gold hair across her face, which she brushed away with her muff.

"We're almost there now," he said, as the carriage turned from the main road into a narrow one that led through a thick pine woods. The girl smiled her pleasure and nodded the flying wisps of hair and the fur toque in his direction.

A moment later they could catch glimpses of the frozen river through the dark pines, and then a sudden bend in the road brought them in sight of the Inn itself. It was a low building—half hotel, half boarding-house, with broad porches inclosed by glass. Inside, several women and one very ill-looking man sat about in wicker rocking-chairs before a great log fire. In one corner there was a safe; also a desk on which were a register and a glass case for cigars. Behind the desk the clerk rubbed his hands and gave them a smiling welcome. The girl took the proffered pen, but, before signing, carefully looked over the names on the open page of the register.

A Boisterous Welcome from the Station-Master

"Didn't Mrs. Osgood Price and her children arrive this morning?" she asked.

The clerk shook his head, and the girl's almost habitual smile relaxed into a frown.

"That's very extraordinary," she said; "but surely you got a letter saying that she wanted rooms and that we would all arrive to-day!"

Again the clerk shook his head and smiled sympathetically at the girl's confusion.

"Mrs. Price?" he said. "I'm afraid I don't know her. Where would she have written from?"

The girl drew her lips into a straight line and nervously beat a tattoo with the pen on the desk. "Philadelphia—probably from the Rittenhouse Apartments—she always spends her winters there. Is there another train from Philadelphia this afternoon?"

"Oh, yes," the clerk said. "It gets here at 6:05—just in time for supper."

The young woman seemed much relieved and the frown disappeared.

"That's all right, then. She'll, of course, take that." She pulled off her gloves and, in a firm hand signed her name in the register—"Grace Reeves, New York City."

"It's really terribly annoying, though," she said, turning to Maury and handing him the pen. "This being stranded in a strange hotel, in a strange Jersey town, is no joke for a girl."

"Couldn't you telephone?" Maury asked.

"Of course, that's it. I can telephone"—and the girl looked inquiringly at the clerk.

"I'm afraid not," the clerk said, "but I could send a message to the telegraph office for you."

"All right," she said. "I'm sure she'll come on that afternoon train, but I'd rather be quite certain."

The telegram was written and sent, and then Miss Reeves and Maury went to their rooms and did not see each other again until they met at the luncheon-table. They sat next each other, and, while the girl still seemed somewhat annoyed over her predicament, she apparently tried to make the best of it and chatted in a most charming way with Maury and the half-dozen other guests who sat at the same large table. After luncheon Maury proposed that they should go for a walk, and, as a result, they spent the greater part of the afternoon tramping over the frozen roads. They walked to the sea, and for a long time sat on the porch of a deserted casino, watching the waves pounding away their strength on the hard beach, and later Maury showed her through the town and pointed out the places which were of much interest to him because they had been the playgrounds of his youth.

Late in the afternoon they returned to the hotel, but, as it would be quite dark at six o'clock, he volunteered to take her to the station to meet her friends, and she gladly accepted his offer. They drove over in the same carriage they had used in the morning, and when the train pulled in he left the girl on the platform and, hunting up a newsboy, bought copies of all of the evening papers. One glance at the headlines assured him that Louise Lonsdale was still alive, and so he stuck the roll of papers under his arm and started to rejoin Miss Reeves.

He found her standing alone, apparently very dejected and altogether miserable.

"They haven't come," she said, "and it's the last train." There was a break in the low, gentle voice, and in the darkness Maury thought he detected a tear.

"Now, that's all right, Miss Reeves," he said, and he resisted a strong temptation to give her a sympathetic pat on the shoulder. She did look so young, and so pretty, and so very miserable, standing there in the twilight, deserted by every one except the young man whom she had known for but a few short hours.

"I tell you it's all right," he repeated with a great show of sympathy. "They'll take good care of you at the hotel until your friends come, and—and, besides—I'm here."

The girl looked up and smiled gratefully through her now thoroughly wet eyes. "You'd make such a wonderful chaperon," she whispered, and took a small handkerchief from her muff, dabbed both eyes and put it back.

"Now," she said, "that the worst has happened, and there is no help for it, I'm going to make the best of it." She put her little gloved hand under the sleeve of his heavy tweed coat and started down the platform.

"Don't take that awful hack back to the hotel," she added. "Why not walk? It's such a wonderful night!"

It was a wonderful night. The wind had gone down with the sun, and the air was almost balmy now, heavy with the smell of the pine woods and with just enough tang in it to send the blood hurrying through their veins. Here and there a silver star was pushing its way through the purple sky and the ground rolled out before them, a stretch of frosted roads and white, unbroken fields.

"Fine!" said he; "let's walk, by all means." And, her arm still in his, they half ran, half walked, over the hard-packed paths. Part-way to the hotel they stopped for breath.

"And you mustn't tell them at the hotel, of course," she said; "but, just between you and me, you are my unofficial chaperon."

"You're terribly good," he said. "It's fine in you to trust me after knowing me for so short a time, but I think we trust people by instinct. You do trust me, don't you?"

For answer the girl nodded the fur toque, and, in the stillness of the night, Maury heard a little catch in her throat.

It was some time after dinner when Maury found Miss Reeves alone in one of the little sun-parlors. She was sitting at a table and by the lamplight was reading an evening paper that he had bought on the train.

"They've Put Me Out," She Whispered at Last. "They've Put Me Out of the Hotel"

"Do put on your things," he said, "and let's go for a walk. I can loan you a heavy coat and we'll go down and have a look at the ocean. It's too fine to stay in."

The girl seemed delighted at the idea, and, throwing away the paper, hurried to her room. Half an hour later found them back on the porch of the deserted casino down by the sea. It had been a brisk walk from the hotel, and for a long time they sat in silence, looking out on the long rows of white-crested breakers smashing away on the white, flinty beach.

It was the girl who first broke the silence. She was sitting at the edge of the porch, her back against a wooden pillar and her hands clasped about her knees. Maury was smoking at her feet, his legs dangling over the porch's edge.

"Don't you think," she said, "that we city folk—I mean real city folk like you and me, who live in a real city where there is so much good, and particularly so much bad—get a great deal more out of the country—a night like this, for instance—than any one else possibly can? New York is such a degraded place—that is, if you believe all you hear."

"It certainly is," Maury said. "And I suppose a good deal of it is true."

"Now, for instance," the girl went on, "I came back to the hotel this evening, after walking all afternoon, and my lungs were full of clean air, and I hadn't one thought beyond the joy of living, and then, after dinner, I picked up an evening paper and—and, really, it was a terrible shock."

Maury nodded. "I know," he said—"I know."

"Did you read that story, just as an example," the girl went on, "about an actress—I think her name was Lonsdale, or something like that—trying to kill herself because some brute had deserted her? He was probably to blame for all her trouble and then, when she is at death's door, he runs away. Think of a girl caring enough for a man to try to kill herself on account of him! As a matter of fact, if his name ever does appear, it will probably turn out that he wasn't fit to tie her shoestrings." Maury for some minutes continued to swing his legs and look out at the black sea with its rim of silver breakers.

"That is, of course," he said at last, "the logical way, I suppose, to look at it. That is the way you, as a woman, look at it, and that is the way the newspaper insists on looking at it. I know Louise Lonsdale, and I think I know the man in the case, too; and, believe me, I cannot quite accept the point of view of the newspapers. You see, they think in the way which will please the greatest number of people—I think to please myself."

"But, after all," the girl argued, "you admit that the man was a friend of yours. Don't you think that the papers are probably less prejudiced in their views than you are?"

Maury nodded his head and twisted the end of his cigar slowly between his lips. "For the sake of argument," he said, "let's call the man Brown. Now, Brown's great trouble is that he is just a little different from his class. It would be absurd to say that he is naïf, but I think he must have been born with an inherent belief that all men and women are good until he has had some sort of proof that they are bad. If Brown is assured on the best hearsay that Smith is sixty per cent. good and forty per cent. bad, he will try to squeeze the figures to seventy and thirty. See what I mean?"

The girl nodded. "Yes, I see. I've even known some people like that, but not in New York."

"When Brown meets a foreigner at his club," Maury continued, "he doesn't believe that the man is a card-sharper until he knows that he has made altogether too much money playing cards. Brown also doesn't believe that, because a woman is drawing a salary as a show-girl on Broadway, she is necessarily not a perfectly respectable and presentable person; and, believe me, Brown is no more easily fooled by the grafters than, for instance, you or I. If they impose on his good nature or his bank account he does not choose to regard it as an imposition. He likes to loan money."

"A very unusual person—your friend Brown," Miss Reeves interrupted.

"Yes, he is rather unusual, and that's another trouble. For instance, his methods with women are different. If he meets some one who interests him—and it doesn't matter much just what class of society or the stage she belongs to—Brown gets really interested. He doesn't send his servant around the corner and tell him to buy the lady some orchids, or violets, according to the season. Bless you, no—not Brown. He goes down to a bookshop and fools around until he finds some rare, old book that he likes and he thinks the girl ought to like. Of course, she really doesn't like the book, but she knows she ought to like it, and that Brown gives her credit for intelligence, which is something no one ever did before, and that makes her like Brown. It would never occur to Brown to go to a candy store and send a girl a huge box of chocolates. Brown goes to a leather-shop and has something made especially to suit what he thinks the taste of the lady ought to be, or he goes to a silversmith's and he and the jeweler will spend a day on working up a particular design. Now, you know, all that pleases a girl a good deal, and then Brown's belief in human nature is so perfect that he writes his feelings very freely and very frequently—and Brown really writes a pretty good letter."

Miss Reeves smiled. "Your friend Brown has quite a way with the ladies, it seems. His methods sound wonderful to me, but you have told me nothing as yet that would drive Miss Lonsdale—if that's her name—to suicide."

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Improving a Small Country Place

Good Sense and Good Taste in Laying Out and Planting the Home Ground

A Walk Leading to a Garden Should Never be Made of Any Material Save Brick

By JENS JENSEN
LANDSCAPE ARCHITECT, CHICAGO WEST PARK SYSTEM

AS AN enforced city-dweller, it seems to me few rarer pleasures can come to a man of moderate means than the getting and the development of a country place—no matter how modest its proportions may be. The more unformed the materials he finds in his hands, the greater his opportunity to express his own individuality and personal taste in the work.

But, whether his tastes are formed or unformed, he is liable to fall into mistakes which will remain as scars to mar his creation for years to come unless he works in harmony with certain basic principles of landscape gardening—principles all too little understood, even by those who assume professional familiarity with them. It is my purpose in this paper briefly to suggest these principles or to illustrate them by simple working rules.

In speaking of a small country place I have in mind an area of about three acres—certainly not less than one acre and from that up to five.

Naturally the first thing to consider is the topography, the "lay of the land," and the next is the actual building site. Fortunate is the man who finds himself in possession of a site having a natural elevation and one which will permit him a south or an east frontage—or both—with space for a generous lawn or meadow before the house. Often the man whose means are limited has to content himself with something far less ideal than this—with, perhaps, an old house already "rooted" to an ill-chosen site looking to the west or north. If so, he must make the best of a bad bargain—which need not be so very bad, after all!

If, however, he is privileged to build his own house he should plan it in harmony with the character of country in which he lives; and, as probably most readers of this paper dwell in a comparatively flat or gently rolling country, it may be assumed that the prairie landscape is the most representative. A house of long and simple lines is the only one which really harmonizes with the wide skies and the far-stretching and severe landscape of the prairies.

Let us start with the supposition that the main rooms of the house look out upon the east and south; that in these directions there is space reserved for an eye-filling lawn or meadow sloping to the street. The driveway by which entrance is to be had to the place is, perhaps, the next feature to consider. Unless the grounds are really ample, it will be necessary to plan the driveway so that it will take up as little space as possible and, at the same time, give a graceful and pleasing effect. Therefore, it should approach the house on a curve, for the drive which goes straight *at* a house gives the most rigid, unvaried and altogether uninviting prospect possible. A simple semi-circle, therefore, is the best arrangement, or a circular turn in front of the door—a splendid place for a pool or a fountain if water is plentiful. Sometimes a variation will be necessary. At any rate, the driveway should approach the house indirectly, and should swing alongside the entrance door instead of having the effect of running into it.

The charm and convenience of a house of long and simple lines, and, therefore, thoroughly in harmony with the best modern architecture, will be greatly enhanced by an open terrace and, if practicable, a water-basin of simple design. Well chosen urns, filled with flowering plants, fit in most harmoniously with this architectural and landscape scheme; they may be used in the place of the water-basin or as accessories to it.

In some instances, a terrace may do away with the necessity, and even the desirability, for anything in the nature of a formal flower-garden in the front prospect. If a terrace is not possible, something of the same pleasing effect may be secured by appropriate porches. In fact, the spacious porch has the right to come into rank as a cardinal necessity of the country house. Any observer of country life cannot fail to see that no part of the house is more used in summer than the cool, clean, inviting porch, covered with vigorous climbers.

The Vegetable Garden the Prime Delight

CONVENIENCE dictates that the vegetable garden—and no country house should be thought of without this prime delight of country living—should be placed in the rear of the grounds so as to be easily accessible from the kitchen. But it should also be accessible from the terrace. Many considerations of utility suggest this, besides the fact that one of the first places to which your guests will direct their footsteps is the garden. It is the retreat to which all comers inevitably gravitate.

A brick walk with an arbor effect makes the most fascinating link possible between the terrace or lawn at the front and the garden in the rear. A walk leading to a garden should never be made of any material save brick. It satisfies the artistic sense and invites the footsteps with promises of pleasant vistas beyond the possibilities of any other material. Besides, it is thoroughly serviceable. Concrete is harsh, forbidding and commercial by comparison with brick for this particular use.

As to the arbor itself, let the planting be of grapes, for they serve both the purposes of beauty and utility, and in the season of bloom they fill the air with a fragrance more rare and delicious than that of almost any purely ornamental flower. Of course, there are many places where the climate is too harsh and the location too exposed for the successful growing of grapes, but with a little care the vines may be made to thrive and give a rich arbor-covering where the fruitage is meagre. As to the matter of soil, that may easily be made in sufficient quantity to serve, without regard to the character of your land as a whole. But, if your conditions seem too hostile for grapes as an arbor-covering, there are various agreeable substitutes. Among these I would suggest our native fox-grape, Japanese or common bittersweet—charming in summer and winter.

Along those portions of this walk not covered by the arbor should be planted a border of herbaceous perennials, and here and there should be set an ornamental urn, with its overflowing burden of bloom and fragrance. Of course, a few pieces of statuary give to the landscape of a country home a dignity and refinement not obtainable by any other means; but worthy statuary is expensive and few owners of small country places can afford it. The garden walk may lead to a seat covered by trailing roses—a delightful spot for an hour's repose in the garden.

Next comes the question of a garden wall. If your purse can possibly compass it, by all means have a wall to the north and west, for it brings to you the most charming possibilities. The growing of choice wall fruit is one of the rarest delights of a small country place. Besides, the garden wall will shelter your regular vegetable, small-fruit and flower garden from the cold north and northwest winds, giving you a far earlier, choicer and more abundant fruitage—and with less labor and care.

The cost of a wall of this kind may be reduced to a very reasonable sum. If the owner of the place is of a mechanical turn and wishes to find exercise and recreation in manual labor he may, with a little practice, learn how to build a simple wall with his own hands. Or, possibly, he may have access to a day laborer who is equal to this task. Again, he may greatly reduce the cost of his wall by picking up a bargain in old brick, either from a demolished building in his town, from a contractor or from a regular wrecking company. Of course, if he were going to lay anything but a rough wall he would find that the extra labor required to trim the mortar from the old bricks would bring the cost up to nearly or quite that of new brick; but the garden wall may be laid very roughly, and be quite as artistic and sufficiently strong.

Uses and Beauties of Garden Walls

THERE is more charm, it seems to me, in growing trained wall fruit than in cultivating the rarest flowers. A luscious peach, pear, apricot or apple which has reached its perfection of flavor, color and size because it has been grown against the sheltering and supporting breast of a garden wall—shielded from chilling winds and nurtured with unstinted floods of sunlight until it blushes with color and exudes fragrance—is a more beautiful thing in my eyes than the rarest orchid; and I believe that any country dweller who will plant and train a fruit tree against his own garden wall and watch the development of the luscious globes of fruit will certainly share this feeling. The English and Continental gardeners are masters of this art, and only a visit to such a garden is necessary to make the American owner of a small country place an enthusiast in the matter of well-trained fruits.

Peaches are undoubtedly the easiest to grow in this way—and, perhaps, the most beautiful and satisfactory. Cherries, pears, apples and plums rank next, with apricots in the difficult list. To prevent the burning of trees when the summer sun is fiercest, any variety of close-clinging creepers may be first planted against the wall and the fruit trees trained over this cool and protecting cushion of vines. Screens of cheap white cotton cloth stretched on light frames may also be used as a protection against excessive heat. They have the advantage of being inexpensive and easily removable. The charm of a garden wall trained with peaches, plums, apples and other fruits is only to be realized by an actual view of it; the best photograph can only tamely suggest its beauties because the glow of color is lacking. From the earliest springtime appearing of bud and leaf to the falling of verdure in autumn, these trees of the garden wall are of unfailing delight to the eye. Again, I say: If you can possibly afford it have a garden wall trained with choice fruit trees.

To permit an easy and convenient cultivation, the arrangement of a vegetable garden must be rigid and

The Growing of Choice Wall Fruit is One of the Rarest Delights of a Small Country Place

formal; ovals, curves and "natural" groupings of beds are forbidden by the difficulties which add to the labor of the gardener; therefore, the problem is to give as much grace, beauty and softness as possible to lines necessarily severe and harsh.

This is best done by a neat arrangement of paths bordered with the various kinds of berry bushes and by flowers from which to cut blooms for table and house decoration. Blackberries, raspberries and other fruit bushes needing a little support may be so trained as to form an attractive hedge with which to screen the vegetable beds or frame the garden. But, if something more ornamental is desired, a low privet hedge, of the hardy Japanese varieties, is still more beautiful and frames the garden in a most charming way. However, the border of small fruit bushes has the advantage of affording special facility for picking the fruit from the paths. And the same convenience is served in the borders of flowers.

Returning to the details of the grounds in front, let me remark that it is important that the lawn or meadow be fairly level—or rather smooth—without hillocks or holes, and its slopes and surfaces in keeping with the topography of the general locality. Let us also consider that the home is something secret to us, where privacy is desired to a large degree.

Framing the Lawn in Harmonious Greenery

ABOVE all, this lawn or stretch of grass should be framed in vegetation indigenous to the country, and in harmony with the architecture of the house and other buildings, and with the general character of the surrounding landscape. In other words, all the parts of your landscape creation should be harmonious as a whole and so placed as to conform to the environment in which they are created. For example, I have often seen bottom-land vegetation used in the ornamentation of an elevation or a hillside, and trees and shrubs which Nature plants only on high land placed by so-called landscape gardeners in low, wet places and along the border of streams. This is unfit and incongruous, running counter to the plain laws of natural selection, aside from all chances of success.

Perhaps more mistakes are made along this line than any other in the treatment of small country places.

A kindred and almost equally common error is the importation of shrubs and trees, the use of stock which is not indigenous or has not proved adapted to those parts where it is to be planted. When we look out upon our garden friends we wish to see them thriving and contented, at home in a congenial atmosphere and environment—strong, hearty and beautiful to compel our admiration and give a compensation of pleasure for every look bestowed upon them. What do those who have imported their garden friends look out upon?—those who have brought the bright things of another zone into forced and uncongenial exile! Generally, they see their landscape marred by the presence of dwarfs, cripples and delinquents from the flora of another clime. And, at best, they are as sadly out of place as would be a gazelle from Africa among the animals of a New England farm!

This is just as absurd as it would be to build a house in pure Italian Renaissance style and then fill it with curios from Japan, China and the islands of the South Seas. Perhaps the easiest way in which to get the true perspective on this important matter is to consider how your place would look in the eyes of a guest from some foreign land—a visitor of refined and artistic tastes who had come to look at your garden as something representative of America and of your own particular part of your country. Would he find anything to admire in it if it were crowded with waifs and strays from various countries—and sickly ones at that? Nothing! His artistic sense would be offended, and he would also have the right to assume that you were decidedly lacking in true American spirit.

Vegetation that is Delicate and Charming

THEN let us remember that the man who plants his garden with imported stock is almost certain to see it in ruin before he leaves it. And we have no need to look elsewhere for the richest and the loveliest planting material. Not only is our vegetation delicate and charming in springtime, but it is also most beautiful in fall. Our autumnal foliage is not surpassed in the glory and the variety of its colors by that of any country in the world. And at no season (save at midwinter) is it less attractive than may be found in any foreign land.

All this to emphasize the keynote of this message on the development of a small country place: In choosing your materials keep ever in mind the purpose to make it thoroughly consistent and typical of your own country and your own locality.

Coming now to the definite details of planting, remember that it is well to make all your lines as undulating as possible. This puts more notes into your picture, more light and shade, makes it more varied and restful. You will need to give special thought to your sky-lines—if you are fortunate enough to have control of them. Let them be soft and undulating. And plant to the same purpose when the background of your foliage is to be the greensward, the site of a building or the waters of a river or lake. You will be astonished, in time, at the charm which the following of this simple rule will bring to your outlook.

As the spring delights us most after the long rest of winter, you should not neglect to give special consideration, in choosing shrubs and trees, to select a goodly complement of those which are calculated to delight the heart of spring. Be generous with the beautiful wild crabs, hawthorns, plums and other lovely wild things which made the prairies of springtime sweet and inviting to the pioneers who settled the Western country. What petaled creation of the Japanese garden is more appealing to the eyes than close, low wild crab, with its charming pink bloom, or the red haw with its flat roof of foliage to which summer will bring bands of foraging boys to feast upon its miniature scarlet apples, pink of flesh and flavored with the very aroma of the prairies? The spiræa is another springtime favorite which should not be neglected for those who delight in the spring landscape.

Then, for later pleasure, provide borders of native roses backed by tall shrubs. Of these the June berry, the sheepberry, the sumac and the black haw are my favorites. You will find them in plenty, I doubt not, along your own country roads and in the woods of neighboring farms, so their only cost will be that of transplanting. And, if you hunt them yourself and have a personal part in their moving, you will have far greater pleasure in their growth than if these labors are delegated to another. I cannot pass the question of indigenous shrubs without special mention of the sumac—the most superbly decorative as well as, perhaps, the most abundant of all the beautiful low-growing things with which Nature has strewn our highways and clearings. Money cannot buy from the importing nurseryman any lovelier shrub than our sumac.

Trees should be planted in scattering groups—not too thickly, for overcrowding is a common and disastrous fault. Red oaks, hard maples, red maples, birches, native cherries, beech, tulip, sassafras, sycamore, linden, buckeye, pepperidge, walnut, butternut, ash and the native elms are the best trees for liberal use, in accordance with their adaptation to the situation selected for them. In association with the house, the homelike, sheltering make-up of the elm is not surpassed by any other tree. A plantation of these varieties is not only a harmony of color in itself, but it is also fitting for our landscape—delicately beautiful in spring; quiet, restful and cooling in the hot days of summer; and as charming in autumn as a winter sunset on the Western plains.

A liberal planting of shrubbery will serve as a protection to the trees, and shrubbery does not suffer so much by the process of thinning and removal as do trees. Where evergreens thrive it is well to introduce them sparingly at the entrance gates—the best material for a natural gateway—as screens for the barn, garage or other outbuildings, and in border plantations where their striking contrast of growth and foliage will not mar the general harmony. For light-and-shade effects there is nothing in the evergreen family to compare with the green form of the blue spruce and the beautiful red cedar.

Whether by reason of its color or its peculiar growth, there is something indescribably mystical and weird about the red cedar, and among evergreens there is no possible grouping more charming than produced by the right use of this enchanting tree; and what warmth and charm they give to our winter landscape!

In an occasional nook or corner plant a few low-creeping junipers, mixed with herbaceous perennials and lilies, and the effect will captivate the eye of the most critical. The combination is little short of irresistible.

Vines take the harshness from the walls and are easily grown, and a few shrubs to round off the sharp corners bring house and garden together in a harmonious whole. Perhaps the most serviceable of these is Engelmann's creeper and the finer and closer Boston creeper. A lovely effect is secured by intertwining either of these with a hardy clematis.

The Lawn Should be Framed in Vegetation Indigenous to the Country

Ruddy Berries to Bespeak Hospitality

WINTER is the last season to be considered in planting—and the last to be neglected! Along the brick walk connecting the house with the street make your border plantation of barberries, high-bush cranberries, Indian currants and snowberries. Your selection of these for the entrance and borders should be made with proper regard for the harmony of their summer dress with the foliage of adjacent shrubs and trees. When the landscape is clothed in the severity of its winter draperies, the bright and ruddy berries of these shrubs are present to give cheery greeting to all who enter driveway or walk; they speak of hospitality and warmth and suggest the welcome of the fireplace within. Therefore it is most fitting that they should be planted at gateways and along the drives and front walks.

It is not wholly extravagant to speak of the fireplace as the sanctuary of the house—of the interior of the country home in season of chill and cold. The same term may with equal fitness be applied to the pool of water in the grounds of the country home in the season of heat. The very sight of it is refreshing and delightful—nestling in its setting of green. So, if Nature has not given your country place a prospect which affords at least a glimpse of water, supply the deficiency with an artificial pool, if your purse will possibly permit. It will yield delight and refreshment and be a jewel in your little landscape creation.

Consideration should also be given the service yard, either framed in with tall-growing lilacs, evergreens or, if space is wanting, a trellis covered with rapid-growing creeper, or a plaster or brick wall. If a service road is desirable have it well hidden with a mixed plantation of trees and shrubs.

Should the lot be part of the forest, the introduction of a campfire surrounded by rustic seats or box seats filled with pine needles and entered by a winding trail will be an interesting feature in the home lot. This campfire will add many pleasant hours of all sorts of entertainments to those that delight in this historic relic of pioneer life. Colonies of wild flowers should be planted along the trail and scattered through the grove.

The main principles of art are simplicity and good composition, and, in giving these suggestions to those who are happily burdened with the development of a small country place, I have sought to bear in mind this fact, and it should never for a moment be lost sight of by any who may seek to make practical application of those principles and rules which I have tried to make clear.

Religion in a Rabbit's Foot

"THE political convictions of some of the men who are trying to run affairs in this country," said Colonel Dick Bright, a stately Democrat of the old school, famous in Washington as a fisherman, an epicure and a story-teller, "remind me of a man I knew once who was put on the witness-stand to prove the honesty of a neighbor who was involved in some difficulty.

"The lawyer for the prosecution thought he would examine into the character of the witness, and he asked, 'Are you a man of religious habit?'

"'No, sir,' replied the witness; 'I don't suppose I can say I am.'

"'What,' exclaimed the lawyer; 'don't you ever pray?'

"'No, sir,' said the witness, and then, as he observed the shocked expressions on the faces of all in the courtroom, he added hastily: 'But I always carry a rabbit's foot.'"

A FORTUNE IN SMOKE

Get-Rich-Quick Wallingford Joins the Most Extensive Club in the World

By GEORGE RANDOLPH CHESTER

ILLUSTRATED BY HENRY RALEIGH

"You're an Honor to Your Family," He Announced. "I Didn't Suppose There Were Any More Games Left, but You've Sprung a New One and it's a Peach"

THE Government," complained the stoop-shouldered cigarmaker, rasping the air of his dingy little store with a high-pitched voice that was almost a whine, "is rotten! It fosters consolidations. Big profits for rich men and bankruptcy for poor men; that's what we've come to."

The stoop-shouldered cigarmaker had no chin worth mentioning, and grew a thin, down-pointed mustache which accentuated that lack. He wore a green eye-shade and an apron of bed-ticking, and he held in his hand a split mould, gripping the two parts together while he feebly and hopelessly groped for an inspiration in the mending line. The flabby man in the greasy vest, who was playing solitaire with a pack of cards so blackened that it took an experienced eye to tell whether the backs or the faces were up, did not raise his head, nor did the apathetic young man with the chronic dent in his time-yellowed derby, who, sitting motionless with his crossed arms resting on his knees, had been making a business of watching the solitaire game in silence.

"That's right," agreed the flabby man, laying the trey of diamonds carefully upon the four of clubs and peeping to see what the next card would have been; "all the laws are against the poor man, and we're ground right down."

A pimply-faced youngster, clearly below the legal age, came in and bought two cigarettes for a cent, and the cigarmaker waited upon him in sour-visaged nonchalance; neither the solitaire expert nor his interested watcher raised their eyes; a young man with a flashy tie and a soiled collar bought three stogies for a nickel, and still apathy reigned; then a huge bulk darkened the open doorway and everybody woke up.

The man who came in was so large that he seemed to crowd the little shop and absorb all its light. He was not only a broad man and a thick man, but a tall man, and his round, pink face, with the many jovial wrinkles around the eyes, told emphatically of a lifetime of most expensive feeding and drinking. He approached the cigar-case doubtingly and surveyed its contents with the eye of a connoisseur. A brand or two that he knew quite well he passed over, for the boxes were nearly empty and no doubt had been reeking for a long time in that sponge-moistened assortment of flavors. He settled upon a newly-opened box from which but two cigars had been sold, and tapped his finger on the glass above it.

The cigarmaker reached in for that box with alacrity, for they were two-for-a-quarter cigars, and as he brought them forth he gave to the buyer the appreciative scrutiny due one of so impressive appearance. He did not know that under his inspection the big man winced. In the fine scarf there should have glowed a huge diamond; the scarf itself had two or three frayed threads; the binding of the hat-brim was somewhat worn; the cuffs were a little ragged. The big man felt that all the world saw this unwonted condition, but still he smiled richly; and the cigar-dealer saw only richness.

Probably the imposing customer would have left the store in the same silence in which he had made his purchase, but, as he stopped to cut fastidiously the tip from one of his cigars, an undersized but pompous young collector bustled in and threw down a bill.

"Hundred Blue Rings," he announced curtly.

With mechanical curiosity the big man glanced into the case where a box of cigars with cheap blue bands was displayed. The cigarmaker opened his money drawer and slowly counted out a pile of small silver.

"Three-fifty," he lifelessly whined, as he shoved it over, and the collector receipted the bill, dashing out with the same absurd self-assertiveness with which he had come in.

"Thirty-five a thousand!" observed the big man incredulously. "That price is claimed for every nickel cigar on earth, but I always thought it was phoney. It's a stiff rate, isn't it?"

"It's a hold-up," snarled the other, "but I got to keep 'em. I make a better cigar myself, but people don't know anything about tobacco. They only smoke advertising. Here's my cigar," and he set a box on the case: 'Ed. Nickel's Nickelfine.' There's a piece of real goods."

The big man picked one out of the box, and twirled it in his deft fingers with a scrutiny that betokened keen judgment of all small articles of manufacture.

"It's well made," he admitted; "but what's the use? I could deliver your week's output in my pocket, and on the way back could spend the money getting my shoes shined; all because you haven't the wherewith to advertise."

"I got a little money," insisted the other aggressively, touched on a point of pride; "money I saved and pinched and scraped together; but it ain't enough to push a cigar. Some of these big manufacturers spread around a fortune on a new brand before they sell a single box. There's John Crewly & Co. They spent a hundred thousand dollars advertising Blue Rings."

"And you small dealers have handed it back to them," laughed the big man. "You pay that advertising difference above what the cigar is worth."

"Ten times over!" exploded Mr. Nickel. "The houses that buy in big quantities get them for below twenty-eight, I've heard. But that's where the Government is rotten! It's fixed so the little man always gets it in the neck. Combines and trusts eat us up. Every man that joins a consolidation ought to get ten years at hard labor."

"Don't grouch," advised the big man kindly; "consolidate. If all the small dealers in this town formed a consolidation they could buy their supplies in quantities for spot cash, and get the lowest price going."

Ed. Nickel looked out of the window at the clanging street-cars and digested this palatable new idea.

"I reckon they could," he mused, "if there was any way to work it so they wouldn't all spike each other trying to get the best of it," and the stranger chuckled as he recognized this business anarchist's willingness to undergo an instant change of opinion about consolidations.

The door opened, and a tall, thin man, with curly gray hair and a little gray goatee, strode nervously in and threw a half-dollar on the case.

"Two packs of Kiosks," he demanded.

Almost in the same breath he saw the large man, whose face was at that moment illumined by the lighter to which he held his cigar.

"J. Rufus, by Heck!" he exclaimed.

Before the large man could give voice to his amazement the other was shaking hands eagerly with him.

"You probably don't remember me," went on the newcomer with an expansive grin. "Rush is the name. I. B. Rush, and I never was so bughouse glad to see anybody in my life!"

The eyes of J. Rufus Wallingford twinkled.

"Well, well, well, Mr. Rush! How you have changed!" he declared.

The tall man shook his head warningly.

"Nix on the advertisement," he cautioned. "Wallingford, you're the long-sought message from home! Feel in your vest pocket and see if there isn't an overlooked hundred or two down in the corner."

J. Rufus was cheerful, nay, happy, complaisance itself.

"Certainly, Mr. Rush," he said heartily; "a thousand if you want it. Just step over to the bank with me till I draw the money," and they walked out.

With a sigh the flabby man laid the long-suspended jack of hearts upon the queen of spades.

"Hear the big guy tossin' over a thousand like it was carfare," he observed. "If I had a piece of lead pipe I'd follow him."

"What do you suppose his graft is?" queried the watcher at the game.

"He's made his money off poor people, that's what!" announced Ed. Nickel. "How else does a man get rich?"

II

MR. WALLINGFORD had good cause to survey his friend with amused wonder. The last time he had seen him, "I. B. Rush" had worn a black frock coat, a black silk hat, jet black hair and a naturally curly black mustache, and his name had been "Blackie" Daw, alias Horatio Raven, the well-known and justly famous exchange merchant, whose specialty was the exchanging of doubtful mining stock for somnolent bank accounts.

"How you have aged, Blackie," he chuckled. "What has turned you gray in a single month?"

"Beating it," replied Blackie hoarsely. "Did you see that guy just now look around and give me the X-ray stare?"

"He was only admiring your handsome make-up," retorted the other. "What's got your nerve all of a sudden?"

"Nerve!" scorned the other. "Say, J. Rufus, when I cut my finger I bleed yellow, and the mere sight of a brass button gives me hydrophobia. They're after me, dear friend of my childhood days, for going into the oil-well industry without any oil wells, and you're the first human being I've seen in three weeks that didn't look like he had the iron bracelets in his pocket. Even you're a living frost. For a minute you gave me that glad feeling, but when you said to come around to the *bank* and I could have a thousand, I knew it was all off. If you'd had it, nothing but paralysis would have stopped you from putting your hand in your pocket and making a flash with the two hundred I wanted. I have to make a quick get-away from this town or have the door of a nice steel bedroom locked from the *outside!*"

Solemnly, J. Rufus drew from his pocket his total supply of earthly wealth, a ten-dollar bill and the change he had received at the cigar store.

"I'll give you the ten," he offered, "although I'm glued to the floor myself."

"I can see it, for the sparks are gone," said Mr. Daw glumly looking his friend over from head to foot as he pocketed the ten. "How did the beans get spilled? I thought there was a fresh crop of your particular breed of come-ons every morning."

"I'm overtrained," explained J. Rufus with cheerful resignation. "I used to be able to jump into a town with ten dollars in my pocket, and have to lock myself in my rooms to keep 'em from forcing money on me faster than I could take it; but I've lost my winning ways, I guess. The fact of the matter is, Blackie, I need an oculist. I can't see small enough. You remember when I cleaned up a hundred and fifty thousand on another man's cash-register patent, swelled it to half a million on a fake traction line deal, and had a million in sight on a wheat game? Well, I had climbed too high, and when I tumbled off the

"Then You're Going into a—a *Real* Business?" She Faltered

perch I fell so hard I couldn't see anything but stars. A dollar is small as a pea and perfectly silent, and it takes at least a thousand to emit even a faint click. I can't learn to pike again."

"I wish I could learn anything else," complained Mr. Daw in disgust. "Why, blind men's tincups look like fat picking to me, and my yellow streak shows through so strong that I cross the street every time I see a pushcart. I'm afraid the banana man will make a mistake and pull my fingers off. Say! See that mug over there on the corner with his back to us? Well, that's a plain-clothes man. I know him all right, and he knows me. It's Jimmy Rogers, and I can't hand him a sou to plug his memory!"

Blackie was visibly distressed and edged around the corner.

"I should say you had developed a saffron streak," observed J. Rufus, eying him with a trace of contempt. "I wouldn't have known you till you spoke. Come on and we'll go right straight past Jimmy Rogers."

He put his hand behind Blackie's elbow to take him in that direction, but, to his surprise, Daw shrank back.

"Not for mine!" he declared. "I know I'm due, but I won't go till they come after me. Why, J. Rufus, do you know we're all that's left of the old bunch? Billy Riggs, Tommy Rance, Dick Logan, Pit Hardesty—all put away for stretches of from five to twenty years! And, Jim, mind what I say, our turn's next. There, he's turning this way! I'm on the lope. Me for the first train out of town. Good-by, old man."

He shook hands hastily, and, drawn-chested, plunged down the side street at a swift pace. Wallingford looked after him and involuntarily expanded his own broad chest as he turned in the direction of his hotel. He looked back at Ed. Nickel's cigar store after a few steps and hesitated as if he might return, but he did not. On the way he counted five such establishments, and he peered keenly into each one of them. They were all of a little better grade than the one he had visited, but none of them was stocked in such a manner as to tell of wholesale purchases and cash discounts. Suddenly he chuckled. At last he had an idea, and it was as a draft of strong wine to him. He had been the high jester of finance always, and once more the bells upon his cap jingled merrily. Inspired, he walked into his hotel with a swaggering assurance entirely out of keeping with the lonely two dollars in his pocket.

The clerk had been instructed to look after Wallingford, for, though he had been an extravagant guest for within a day of two weeks, no one but the bellboys and waiters had seen a penny of his money—and his bill was nearly two hundred dollars. The clerk firmly intended to call to him if he strode past on the far side of the lobby, as had been his custom in the past two or three days; but J. Rufus approached the desk without invitation, beaming as he turned toward it, but growing stern as he neared it.

"The wine I had served in my rooms last night was vile," he charged. "If I cannot get the brand of champagne I want, have it perfectly frappé when it gets to my apartments, and secure better service all around, I shall pay my bill and leave!"

The clerk touched a bell instantly.

"Very sorry, Mr. Wallingford," said he. "I shall speak to the wine steward about the matter at once."

J. Rufus grunted in acknowledgment of this apology, and with a feeling of relief the clerk surveyed that broad back as it retreated in immeasurable dignity. There was no need to worry about the money of a man who took that attitude. On the way to his suite, however, J. Rufus, as he handed the elevator boy a quarter with one hand, drew down his cuff furtively with the other, under the impulse of a sudden idea, and, grinning, looked at his cuff-button. It was diamond studded, and he ought to be able to raise at least twenty-five apiece on the pair.

III

MRS. WALLINGFORD was sewing when her capable husband came in. Something in the very movement of the door caused her to look up with an instant knowledge that he brought good news, and a sight of his face confirmed the impression. She smiled at him brightly, and yet with a trace of apprehension. There had come over her a curious change of late. Her color was as clear as ever, even clearer, for it seemed to have attained a certain pure transparency, but there seemed, too, a slight pallor beneath it, and her eyes were strangely luminous.

"I got the fog out of my cook to-day, Fanny," he said exultantly. "It seemed as if I never would be able to frame up a good business stunt again, but it hit me at last. How do you like this town?"

"I can't tell," she returned slowly. "I haven't seen much of it, you know."

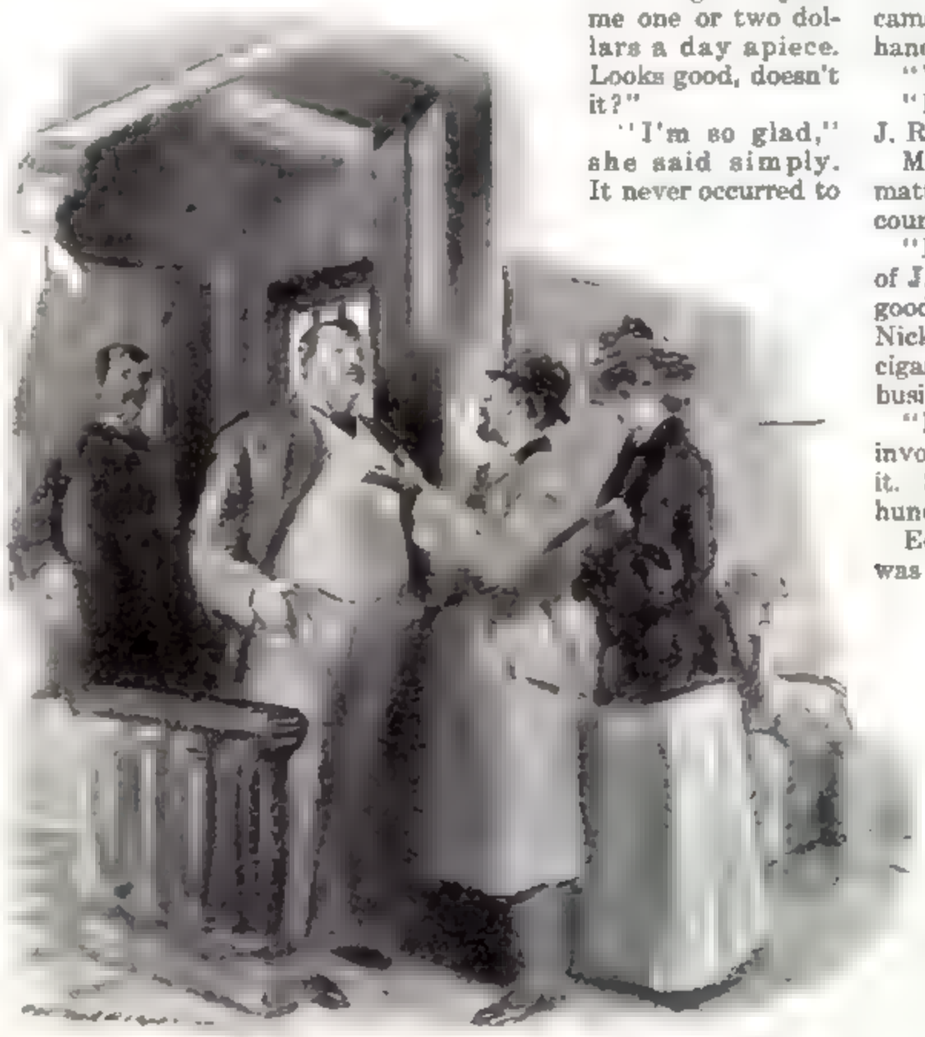
"You will," he laughed. "You may pick out any part of it you like, because I think I'll settle down here for good."

She looked up with a little gasp.

"Then you're going into a—a *real* business?" she faltered.

"A hundred of them," he boasted. "I've just decided to rake off half the profits of all this town's cigar stores, except about the dozen best ones, and stay right here to collect. The hundred or more ought to yield me one or two dollars a day apiece. Looks good, doesn't it?"

"I'm so glad," she said simply. It never occurred to either of them to doubt that he could do what he had planned, and just now she was less inclined than ever to inquire into details.



"You're Only the Logical Development of the American Tendency to 'Get There,' No Matter How"

She sat, her hands folded in the fluffy white goods upon her lap, with a deepening color in her cheeks.

"I'll tell you why I'm glad we are to settle down at last and have a real home," she added suddenly, and, arising, advanced to him and shook out the article upon which she had been sewing, holding it outstretched before him so that he could gather its full import.

"What?" he gasped.

She nodded her head, half crying and half laughing, and suddenly buried her head upon his shoulder, sobbing. He clasped her in his arms, tiny white garment and all, and looked over her head, out of the window, at the darkening sky where it stretched down between the tall buildings. For just one fleeting second a trace of the Eternal Mystery came to awe him, but it passed and left him grinning.

"I'd just been figuring out a new house," he observed, "but I guess I'll have to plan it all over now."

He led her to a chair, presently, and went back to the window, where he stood until the darkness warned him it was time to dress for dinner. The meal finished, he sat down to write, tearing up sheet after sheet of paper and crumpling it into the waste-basket until far into the night, and later he sent down for a city directory, making out a list of cigar stores, dropping out those that were printed in black-face type; but whatever he did he paused once in a while to turn toward that tiny white garment upon the table and survey it with smiling wonder.

In the morning he called upon a job printer of reputation, and then he went again to Ed. Nickel's cigar store; but this time he dashed up to the door in a showy carriage, drawn by two good horses.

The same flabby man sat in the corner playing solitaire as if he had never left off, and the same apathetic young man with the dent in his hat was watching him. The split cigar mould had not yet grown together, though Ed. Nickel still held its two parts tightly matched in his left hand. Upon the entrance of Wallingford the magnificent, however, the three graven figures, glancing first upon him and then upon the carriage, inhaled the breath of life. The solitaire player suddenly pushed his cards together and began shuffling them over and over and over and over, though he had not yet exhausted the possibilities of the previous game. The apathetic young man stood up to yawn, but changed his mind after he had his mouth open. Ed. Nickel bowed and smiled and hurried behind his counter.

"What will you take for your business, Mr. Nickel?" asked J. Rufus, throwing a coin on the case and tapping his finger over the box from which he had purchased the cigars the night before. Freshly shaven, he wore a new collar, a new shirt with fine, crisp cuffs, and a new silk lavender tie—also new, plain, gold cuff-buttons.

Ed. Nickel's ears heard the astounding question, but Ed. Nickel's mind did not grasp it, for Ed. Nickel's hand went on mechanically into the case after the designated cigar-box. It secured the box, it brought it partly out—and then dropped it just inside the sliding door. The hand came out and its fingers twined with those of the other hand.

"What did you say?" asked Mr. Nickel's mouth.

"How much will you take for your business?" repeated J. Rufus.

Mr. Nickel looked slowly around his walls, past the dust-matted wire screen to the dingy back room, under the counter, into the case, over the sparsely-filled shelves.

"I don't know," he said, his eyes roving back to those of J. Rufus. "Besides the stock and fixtures there's the good-will, the trade I've worked up, and the call for my Nickelfine and the Double Nickel, my leading ten-cent cigar. I'd have to take an invoice to set a price on this business."

"I know," laughed J. Rufus with a wink; "but you can invoice it with your eyes shut and we can hump the rest of it. Say five hundred for the stock and fixtures and three hundred for the good-will, which is crowding it some."

Ed. Nickel's cupidity gave a thump. Eight hundred was a good price for his business, especially in this location. He had often thought of moving. In a better location he would do a better business; he was sure of that, like every other unsuccessful merchant; but, of course, he objected.

"Make it a thousand and I'll listen," he proposed.

J. Rufus looked about the place coldly.

"No," he decided. "I'd be cheating the consolidation."

Mr. Nickel immediately woke up another notch.

"What consolidation?" he wanted to know.

"The one I spoke to you about yesterday," said the prospective buyer, and picking up the coin he had tossed down, he tapped with it on the glass.

Thus reminded, the benumbed one brought out the delayed box and Mr. Wallingford lit one of the cigars.

"I'm going to finance a consolidation of all the smaller cigar stores in the city," he then explained. "I expect to buy several for spot cash and put in charge of them managers who know their business. The rest I am going to allow to purchase shares in the consolidation, to the value of their stock and good-will, so that altogether we shall have a quarter-of-a-million-dollar corporation. With this enormous buying power I intend to get the lowest spot cash discount on all goods, manufacture a few good brands, cut rates and control the cigar business of this town. But I'm going to be fair to every man. I'll give you eight hundred dollars for your business in cold coin."

The day before, had any providentially sent stranger offered Ed. Nickel eight hundred dollars in real money for his store, he would have jumped at the chance, and with the purchase price would have opened a better one in some other part of the town. Now it suddenly occurred to him ——

"And if I don't sell or come in I get froze out, I suppose," he gloomily opined. "That's the regulation poor man's chance. But how are you going to work this consolidation, anyhow?"

"The same plan upon which all successful organizations are put together," patiently explained the eminent financier whose resplendent carriage was waiting outside. "For instance, five of us organize a holding company. Having incorporated for, say, two hundred and fifty thousand dollars, I buy your business for eight hundred dollars in stock of the new corporation, fit it up new till it glitters, and put you in charge of it. A hundred other stores go in on the same proposition, their valuations varying according to their location, their stock, and the volume of business their books can show. You get a salary of just as much as you can prove you're making now, and every three months the business is footed up and a dividend is paid. The difference is just this: The cigars for which you now pay thirty-five dollars a thousand you will get for twenty-eight and less, and so on down the line. Your profits will be increased nearly a hundred per cent., and all financial worry will be lifted off your shoulders."

Ed. Nickel suddenly awoke to the fact that the flabby solitaire player was pressed closely upon one side of the eminent financier, and the apathetic young man upon the other, both drinking in every word and quivering.

"Come in the back room," said Mr. Nickel, and on two reeking stools, with tobacco scraps strewn all about them, they sat down to really "get together." Patiently the energetic man of wealth went over the proposition again, point by point, and the cigarmaker enumerated these upon his fingers until he got it quite clear in his mind that

his business was not to pass out of his hands at all. If it was put in at a valuation of eight hundred dollars, he received a salary equal to his present earnings for taking care of it, and also the net profits on eight hundred dollars' worth of stock. It was a great scheme! It would put all the goods he wanted upon his shelves. It would brighten up his place of business and he would no longer have the aggravation of knowing that rich dealers, just because they were rich, could buy cigars a shameful per cent. cheaper than he could. Moreover, there sat Wallingford, a wonderful argument in himself! When he had fully grasped the idea Mr. Nickel was enthusiastic.

"Of course, I'll come in!" said he. "Surest thing you know!"

"Suit yourself," said J. Rufus with vast indifference. "I have a little agreement that I'll bring around in a couple of days to let you see, and then you may finally decide. By the way, Mr. Nickel, I may need you for one of the original five incorporators, and as a director for the first year."

Mr. Nickel hesitated.

"That'll cost me something, won't it?" he wanted to know.

Mr. Wallingford laughed.

"A little bit," he admitted, "but there are ways to get it back. For instance, as one of the directors I do not suppose there would be any particular harm in selling your business to the consolidation for a thousand in place of eight hundred."

The first stock subscriber to the Retail Cigar-Dealers' Consolidation became as knowingly jovial as the genial promoter.

"It listens good to me," he declared, and shook hands.

The big man got up to go, but turned and came back.

"By the way," said he, "I don't know the cigar men in this town, and if you have a couple of friends in the business who would like to help form this incorporation with the same advantages you have, let's go see them."

Mr. Nickel was already throwing off his apron and eyeshade, and now he took his coat and hat from their hook.

"I've got two of them, and they ain't too darned smart, either," he stated, showing wise forethought in that last remark; then, putting the flabby man in charge of the store, he went out and *rode in that carriage!*

IV

IN THE smart carriage Mr. Wallingford took Mr. Nickel and his two friends down to his hotel for lunch to talk over the final steps in the great consolidation. The chief thing the three remembered when they left the hotel was that they had been most liberally treated in the matter of extravagant food and drink, and that the lunch had cost over twenty dollars! Also they recalled that the distinguished-looking head waiter had come over to their table half a dozen times to see that everything was served at the proper minute and in the pink of condition. Nobody but a rich man could command that sort of attention, and they left the table not only willing but thankful to take any business tonic this commercial genius should prescribe. As they passed the desk, the manager called Mr. Wallingford, and the great promoter, bidding his friends good-by, promised to see them to-morrow. Then he walked back to the manager.

"Good-morning, Senator," said that urbane official, shaking hands. "How are they treating you? Nicely?"

"Very well indeed," replied Wallingford, "except I'd like to have corner rooms if I could get them."

"I know; you spoke of that last week. I've been trying to secure them for you, but those apartments are always engaged so far ahead. I think the suite on the second floor will be vacant in a day or so, though, and I'll let you know. By the way, Mr. Wallingford," this in the most pleasantly confidential tone imaginable, "I'm afraid I'll have to draw on you. The proprietor is a little strict about his rules, and you have been here two weeks to-day."

"Is that so?" exclaimed Wallingford, very much surprised. "I'll have to look after that," and he reached out his hand with courteous alacrity for the bill which the manager was handing to him. Without the quiver of an eyelash he glanced over the items and stuck the bill in his pocket. "I'm glad you spoke of it. I'm rather careless about such matters," and he walked away with nonchalance

The telegraph desk mocked him. There was not a soul he knew to whom he could wire with a certainty of getting money, and if he pretended to wire, he must certainly produce quick results. Instead of making that error he walked out upon the street briskly. Half-way to Ed. Nickel's cigar store he paused. Mr. Nickel was not yet ripe and it would be folly to waste his chances. Thinking most deeply indeed, he strolled into a cigar store of far better appearance than any he had yet visited. The place was a-quiver with life; there was much glitter of beveled plate mirrors; there were expensive light fixtures; the shelves were crowded with rows upon rows of cigar-boxes, and at a most ornate case stood three rather strikingly dressed men, playing "ping-pong" on a mahogany-edged board that was covered with green baize. He had seen these boards before, but they were all set away behind counters, for this game—of dice, not of balls and paddles—was strictly taboo. A moral wave had swept over the town and had made dice shaking for cigars, as well as every other form of gambling, next door to a hanging offense. A heavy-set young fellow, with a red face and a red tie and red stripes in the thread of his broad-checked clothing, was at the end of the counter, half behind it, scoring the game. He was evidently the proprietor, though he had his hat on, and he asked Wallingford what he wanted.

"I don't know your brands, so I'll leave it to you," said the large man with a pleasant smile. "I want a nice three-for-a-half, rather heavy, but not too tightly rolled."

The proprietor gave his customer a shrewd "sizing up" as he promptly set out three boxes of different brands. Evidently the general appearance of Mr. Wallingford satisfied him that the man asked for this grade of cigars because he liked them and could afford them, for after the selection had been made the salesman observed that it was quite pleasant weather, looking Wallingford square in the eyes and smiling in sheer good fellowship with all the world. He then renewed his attention to the "ping-pong." Wallingford, aimless for the time and occupied with that tremendous puzzle of the hotel bill, stood by and watched. A policeman came through, but no one paid attention.

"Hallo, Joe!" he said affably to the man in charge, and passed on into the back room. As the door of this was

"How Much Will You Take for Your Business?" Repeated J. Rufus

opened the sharp click of ivory chips came through, and Wallingford heard one strident voice say: "I'll raise you ten." A brisk and gimlet-eyed young man came out a moment later with a fifty-dollar bill, for which he got change.

"How you making it, Tommy?" he asked perfunctorily of one of the men who were shaking dice.

"Rotten!" said the dice shaker. "I've won ten two-for-a-quarter cigars that have cost me four dollars."

"I'd blow the game," the young man said banteringly. "Shoot some one for the four and quit double or even."

"I'll do it," said the man addressed as Tommy. "Fade me, Joe?"

"Any amount, old man," said the proprietor nonchalantly, and taking four dollars from the cash register he left the drawer open. "How do you want to be skinned?"

"First flop, poker dice," said Tommy, picking up the leather box which Joe had slammed upon the board, and rattling the five dice in it.

One turn apiece and the proprietor picked up the money. Tommy silently threw a five on the case.

"You other fellows want in on this?" he asked.

J. Rufus suddenly felt that mysterious thing called a "hunch" prickling in his wrist.

"How about letting a stranger in?" he observed, considering himself far enough West for this forwardness.

With a smile he made ready for that lightning glance of judgment that he knew would be leveled at him from three pairs of eyes at least.

"I'd rather anybody would have my money than Joe," said the man next to him, after that brief but pleased inspection and after an almost imperceptible nod from the proprietor. "Joe's a robber, and we none of us like him."

"I don't think I like him very well myself," laughed Wallingford, throwing down his money, and, having accepted him, they judged him again from this new angle. He was a most likable man, this big fellow, and an open-handed sport. Anybody could see that. It would make no difference to him whether he won or lost. All he wanted was to be in on the game. Rich as the mint, no doubt.

In reality, J. Rufus had but three five-dollar bills in his pocket, but desperate needs require desperate remedies, and, in view of those vast needs, if he lost he would be but little worse off than he was now. Twice he staked his last five, and then luck steadily alternated between him and the proprietor. One at a time the three others dropped out, and the two winners were left confronting each other.

"Well, old man," said the proprietor to Wallingford, shaking the box up and down while he talked, and smiling his challenge, "we split 'em about even. Shall we quit satisfied or shoot it off to see who owns the best rabbit's foot."

Wallingford glanced down at the crumpled pile of greenbacks in front of him and made a hasty computation. He was sure that he had fully two hundred dollars, but he could not in decency quit now.

"I never saw a finer afternoon for a murder in my life," he declared.

"Shoot you fifty," offered Joe.

In for it, Wallingford covered the bet, and by this time a throng of interested spectators was at his elbows. It was Wallingford's first throw, and four aces tumbled up. His opponent followed him with fours, but they were four sixes.

"Cover the hundred and be a real sport," advised Wallingford with a grin.

Joe counted the money in front of him. There was enough to cover the bet, with a ten-dollar bill left over. He threw down the pile.

"I'll press it ten," said he, and Wallingford promptly added a ten from his own stack.

Four aces again. Again the man who was called Joe threw four sixes.

"I'll just leave that pile of lettuce once more," observed J. Rufus. "I've a hunch that you'll be sorry you saw me."

"I'm sorry now," admitted the other, "but I'll skin the money drawer rather than have you go away dissatisfied," and from the cash register he took two hundred and twenty dollars. "Now shoot your head off," he advised.

Wallingford, in perfect confidence, rattled the box high in the air and tossed the five little ivory cubes upon the baize; and a dash of cold water fell on his confidence. A single, small, lonely, ashamed-looking pair of deuces confronted him.

"Here's where we get it all-l-l-l-l back again," laughed Joe in much joy. "Somebody call the porter to throw this stranger out when I get through," and with a crash he dumped the box upside down, lifting it with a sweep. The dice rattled about the board, and when they had all settled down he leaned over to count them. There was a moment of silence and then everybody laughed. There was not even a pair. Wallingford's miserable two deuces had won a four-hundred-and-forty-dollar pot.

"How much of this spinach would you like to cover now?" he asked in soothing tones.

"Wait till I ask the safe," replied his antagonist, but at that moment the telephone bell just behind him rang and he turned to answer it. With almost the first words that he heard he looked at his watch and swore, and when he had hung up the receiver he turned to Wallingford briskly.

"Afraid I'll have to let you carry that bundle of kale for a while," he grudgingly admitted, "for I have to hurry

(Continued on Page 26)

THE PARTNERS

By Stewart Edward White

AUTHOR OF THE BLAZED TRAIL

ILLUSTRATED BY N. C. WYETH

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CHAPTER XV

DOWN-RIVER the various mill-owners were busy with what men they had left in stringing defenses across the river in case Orde's works should go out. When Orde heard this he swore vigorously.

"Crazy fools," he spat out. "They'd be a lot better off helping here. If this goes out their little booms won't amount to a whiff of wind."

He sent word to that effect, but, lacking the enforcement of his personal presence, his messages did not carry conviction, and the panic-stricken owners continued to labor, each according to his ideas, on what Orde's clearer vision saw to be a series of almost comical futilities. However, Welton answered the summons. Orde hailed his coming with a shout.

"I want a dredge," he yelled, as soon as the lumberman was within distance. "I believe we can relieve the pressure somewhat by a channel into Stearn's Bayou. Get that Government dredge up and through the bayou as soon as you can."

"All right," said Welton briefly. "Can you hold her?"

"I've got to hold her," replied Orde, between his clenched teeth. "Have you seen Newmark? Where in thunder is Newmark? I need him for fifty things, and he's disappeared off the face of the earth! Purdy!—that second cable! She's snapped a strand! Get a reënforcing line on her!" He ran in the direction of the new danger without another thought of Welton.

By the late afternoon casual spectators from the countryside had gathered in some number. The bolder or more curious of these added a further touch of anxiety to the situation by clambering out over the jam for a better view. Orde issued instructions that these should keep off the logs; but in spite of that, with the impertinent perseverance of the sightseer, many persisted from time to time, when the rivermen were too busily engaged to attend to them, in venturing out where they were not only in danger, but also in the way. Tom North would have none of this on his pile-driver. If a man was not actually working he had no business on No. 1.

"But," protested a spectator mildly, "I *own* this driver. I haven't any objections to your grabbing her in this emergency, even if you did manhandle my captain; but surely you are not going to keep me off my own property?"

"I don't give a tinker's dam who you are," replied North sturdily. "If you're not working you get off."

And get off he did.

The broad deck of the pile-driver scow was a tempting point from which to survey the work, and the ugly jam, and the water boiling angrily, and the hollow-eyed and disheveled maniacs who worked doggedly with set teeth, as though they had not already gone without two nights' sleep. North had often to order ashore intruders, until his temper shortened to the vanishing point. One big, hulking countryman attempted to argue the point. North promptly knocked him overboard into the shallow water between the driver and the bank. He did not rise; so North fished for him in the most matter-of-fact way with a boat-hook, threw him on the bank unconscious, and went on driving piles! The incident raised a laugh among the men.

But flesh and blood has its limit of endurance, and that limit was almost reached. Orde heard the first premonitions of reaction in the mild grumblings that arose. He knew these men well from his long experience with them. Although the need for struggle against the tireless dynamics of the river was as insistent as ever, although it seemed certain that a moment's cessation of effort would permit the enemy an irretrievable gain, he called a halt on the whole work.

"Boys," said he irrelevantly, "let's have a smoke."

He set the example by throwing himself full length against a slanting pile and most leisurely filling his pipe. The men stared a moment, then followed his example. A great peace of evening filled the sky. The horizon lay low and black against the afterglow. Beneath it the river shone like silver. Only the creaking and groaning, the heave and shrugging of the jam, and the low, threatening gurgle of hurrying waters reminded the toil-weary men of the enemy's continued activity. Over beyond the rise of land that lay between the river and Stearn's Bayou could be seen the cloud of mingled smoke and steam that marked the activities of the dredge. For ten minutes they rested in the solace of tobacco. Orde was, apparently, more at ease than any of the rest, but each instant he expected to hear the premonitory *crack* that would sound the end of everything. Finally he yawned, knocked the ashes from his pipe, and got to his feet.

"Now," said he, a new ring in his voice, "come on and let's get something *done!*"

They responded to a man.

CHAPTER XVI

ORDE spent the next two days in strengthening the defenses. The men were able to take their quota of meals and of sleep. Merely the working-hours were longer than usual. Orde himself slept little, and was still possessed by a feverish activity. The flood continued at about the same volume. Until the water should subside the danger could not be considered completely over with.

Newmark sent word that a sudden fit of sickness had confined him to the house.

"Didn't think of a little thing like piles," said Orde to himself. "Well, that's hardly fair. Joe couldn't have realized, when he left here, just how bad things were."

For two days, as has been said, nothing happened. Then Orde decided to break out a channel through the jam itself. This was a necessary preliminary to getting the logs in shape for distribution. An opening was made in the piles, and the rivermen, with pike-pole and peavy, began cautiously to dig their way through the tangled timbers. The Government pile-driver, which had finally been sent up from below, began placing five extra booms at intervals down-stream to capture the drift as fast as it was turned loose. From the mills and private booms crews came to assist in the labor. The troubles appeared to be quite over, when word came from Redding that the waters were again rising. Ten minutes later Leopold Lincoln Bunn, the local reporter, came flapping in on Randall's old white horse, crying that the iron bridge had gone, and the logs were racing down the river.

"It just went out!" he answered the eager exclamations of the men who crowded around him. "That's all I know. It went out! And the other bridges! Sure! All but the Lake Shore! Don't know why that didn't go out. No; the logs didn't jam there; just slid right under!"

"That settles it," said Welton, turning away.

"You aren't going to quit!" cried Orde.

"Certainly. You're crazy!" said Welton with some asperity. "If they can't stop a little jam with iron, what are your wooden defenses going to amount to against the whole accumulation? When those logs hit the tail of this jam she'll go out before you can wink."

He refused to listen to argument.

"I Guess That'll be All"

"It's sure death," said he, "and I'm not going to sacrifice my men for nothing—even if they'd stay."

Other owners among the bystanders said the same thing. An air of profound discouragement had fallen on them all. The strain of the fight was now telling. The utmost that human flesh and blood was capable of had been accomplished; a hard-won victory had been gained by the narrowest of narrow margins. In this new struggle the old odds were still against them; and in addition the power that had pushed aside Redding's best effort, augmented by the momentum of a powerful current. It was small wonder they gave up.

Already the news was spreading among the workers on the jams. As man shouted to man, each shouldered his peavy and came running ashore, eager question on his lips. Orde saw the Government driver below casting loose from her moorings. A moment later her tug towed her to some side bayou of safety, out of the expected rush to the lake.

"But we can hold her!" cried Orde in desperation. "Have a little nerve with you. You aren't going to quit like that!"

He swept them with his eye, then turned away from them with a gesture of despair. They watched him gravely and silently.

"It's no use, boy," said old Carlin. "It's sure death."

"Sure death!" Orde laughed bitterly. "All right; sure death, then. Isn't there a man in this crowd that will tackle this sort of sure death with me?"

"I'm with you." "And me," said North and the Rough Red in a breath.

"Good!" cried Orde. "You, too, Johnny Sims, and Purdy, and Jimmy Powers? Bully boys!"

"I reckon you'll need the tug," said Marsh.

A dozen more of Orde's personal following volunteered. At once his good humor returned and his easy, leisurely confidence in himself.

"We've got to close that opening, first thing," said he. "Marsh, tow the pile-driver up there."

He caused a heavy line to be run from a tree, situated around the bend down-stream, to the stern of the driver.

"Now, if you have to," he told North, who had charge, "let go all holds, and the line will probably swing you out of danger. We on the tug will get out as best we can."

The opening was to be closed by piles driven in groups of sixteen, bound together by chains. The clumps were connected by a system of boom-logs and ropes to interpose a continuous barrier. The pile-driver placed the clumps, while the tug attended to the connecting defenses.

"Now, boys," said Orde as his last word, "if she starts to go, save yourselves the best way you can. Never mind the driver. *Stay on top!*"

Slowly the tug and her consort nosed up through the boiling water.

"She's rising already," said Orde to Marsh, watching the water around the piles.

"Yes and that jam's going out before many minutes," supplemented the tugboat captain grimly.

Both these statements were only too true, although not fifteen minutes before the jam had lain locked in perfect safety; now the slight rise of the waters had lifted and loosened the mass until it rose fairly on the quiver.

"Work fast!" Orde called to the men on the pile-driver. "If we can close the opening before those Redding logs hit us we may be able to turn them into our new channel."

He did not add that if the opening were not closed before the jam broke—as break it would in a very few moments—the probabilities were that both pile-driver and tug would be destroyed. Every man knew that.

Tom North ordered a pile placed in the carriage; the hammer descended. At once, like battering rams, logs began to shoot up from the depths of the river, and foremost, all about them. These timbers were projected with tremendous force, leaping sometimes half their length above the surface of the water. If one of them had hit either the tug or the pile-driver squarely it would have stove and sunk the craft. Fortunately this did not happen, but Marsh hastily towed the scow back to a better position. The pile had evidently been driven into the foot of the jam itself, so loosening timbers lying at the bottom of the river.

The work went forward as rapidly as possible. Four times the jam shrugged and settled; but four times it paused on the brink of discharge. Three of the clumps had been placed and bound, and fifteen piles of the last clump had been driven.

"One more pile!" breathed Orde, his breath quickening a trifle as he glanced up-stream.

The hammer in the high derrick ran smoothly to the top, paused, and fell. A half-dozen times more it tipped. Then, without delay, the heavy chains were thrown around the winch and the steam-power began to draw the clumps together.

"Done!" cried Tom North, straightening his back.

"And a job in time, too," said Johnny Sims, indicating the creaking and tottering jam.

North unmoored, and the driver dropped back with the current and around the bend, where she was snubbed by the safety line already mentioned.

Immediately the tug churned forward to accomplish the last duty, that of binding the defenses together by means of chains and cables. Two men leaped to the floating booms and moved her fore and aft. Orde and the Rough Red set about the task. Methodically they worked from either end toward the middle. When they met finally Orde directed his assistant to get aboard the tug.

"I'll tie this one, Jimmy," said he.

Aboard the tug all was tense preparation. Marsh grasped alertly the spokes of the wheel. In the engine-room Harvey, his hand on the throttle, stood ready to throw her wide open at the signal. Armed with sharp axes two men prepared to cut the mooring lines on a sign from the Rough Red. They watched his upraised hand. When it should descend their axes must fall.

"Look out," the Rough Red warned Orde, who was methodically tying the last cumbersome knot, "she's getting ready!"

Orde folded the knot over without reply. Up-stream the jam creaked, groaned, settled deliberately forward, cutting a clump of piles like straw.

"She's coming!" cried the Rough Red.

"Give me every second you can," said Orde, without looking up. He was just making the last turns.

His Eyes Burned Bright as Though from Some Internal Fire

The mass toppled slowly, fell into the swift current and leaped with a roar. The Rough Red watched with catlike attention.

"Jump!" he cried at last, and his right arm descended.

With the shout and the motion several things happened simultaneously. Orde leaped blindly for the rail, where he was seized and dragged aboard by the Rough Red; the axes fell; Marsh whirled over the wheel; Harvey threw open his throttle. The tug sprang from its leash like a hound. And behind the barrier the logs, tossing and tumbling, the white spray flying before their onslaught, beat in vain against the barrier, like raging wild beasts.

"Close call," said Orde briefly.

"Bet you," replied Marsh.

Neither referred to the tug's escape, but to the fortunate closing of the opening.

Orde now took steps to deflect, into the channel recently dredged to Stearn's Bayou, the mass of the logs racing down-stream from Redding. He estimated that he had still two hours or so in which to do the work. In this time he succeeded by the severest efforts in establishing a rough shunt into the new channel. The logs would come down running free. Only the shock of their impact against the tail of the jam already formed was to be feared. Orde hoped to be able to turn the bulk of them aside.

This at first he succeeded in doing, and very successfully as affecting the pressure on the jam below. The first logs came scattering. Then in a little while the surface of the river was covered with them; they shouldered each other aside in their eagerness to outstrip the rushing water; finally they crowded down more slowly, hardly able to make their way against the choking of the river-banks, but putting forth, in the very effort to proceed, a tremendous power. To the crew working in the channel dredged through to Stearn's Bayou the affair was that of driving a rather narrow and swift stream, only exaggerated. By quick and skillful work they succeeded in keeping the logs in motion. A large proportion of the timbers found their way into the bayou. Those that continued on down the river could hardly have much effect on the jam.

The work was breathless in its speed. From one to another sweat-bathed, panting man the logs were handed on. As yet only the advance of the big jam had arrived at the dredged channel.

Orde looked about him and realized this.

"We can't keep this up when the main body hits us," he panted to his neighbor, Jim Denning. "We'll have to do some more pile-driver work."

He made a rapid excursion to the boom camp, whence he returned with thirty or forty of the men who had given up work on the jam below.

"Here, boys," said he. "You can, at least, keep these logs moving in this channel for a couple of hours. This isn't dangerous."

He spoke quite without sarcastic intent, but the rivermen, already over their first panic, looked at each other a trifle shamefacedly.

"I'll tie into her wherever you say," said one big fellow. "If you fellows are going back to the jam I'm with you.

Two or three more volunteered. The remainder said nothing, but in silence took charge of the dredged channel.

Orde and his men now returned to the jam, where, on the pile-driver, the tugs and the booms, they set methodically to strengthening defenses as well as they were able.

"She's holding strong and dandy," said Orde to Tom North, examining critically the clumps of piles. "That channel helps a lot in more ways than one. It takes an awful lot of water out of the river. As long as those fellows keep the logs moving I really believe we're all right."

But shortly the water began to rise again, this time fairly by leaps. In immediate response the jam increased its pressure. For the hundredth time the frail wooden defenses opposed to millions of pounds were tested to the very extreme of their endurance. The clumps of piles sagged outward, the chains and cables tightened and tightened, drawing ever nearer the snapping point. Suddenly, almost without warning, the situation became desperate.

And for the first time Orde completely lost his poise and became fluently profane. He shook his fist against the menacing logs, he apostrophized the river, the high water, the jam, the deserters, Newmark and his illness, ending finally in a general anathema against any and all streams, logs and floods. Then he stormed away to see if anything had gone wrong at the dredged channel.

"Well," said Tom North, "they've got the Old Man real good and mad this time."

The crew went on driving piles, stringing cables, binding chains, although, now that the inspiration of Orde's combative spirit was withdrawn, the labors seemed useless, futile, a mere filling in of the time before the supreme moment when they would be called upon to pay the sacrifice their persistence and loyalty had proffered for the altar of self-respect and the invincibility of the human soul.

At the dredged channel Orde saw the rivermen standing idle, and, half-blind with anger, he burst upon them, demanding by this, that and the other what they meant. Then he stopped short and stared.

Squarely across the dredged channel and completely blocking it lay a single span of an iron bridge. Although twisted and misshapen it was still intact, the framework of its overhead truss-work retaining its cagelike shape. Behind it the logs had, of course, piled up in a jam, which, sinking rapidly to the bed of the channel, had dammed back the water.

"Where in thunder did that drop from!" cried Orde.

"Came down on top of the jam," explained a riverman. "Must have come 'way from Redding. We just couldn't *scare* her out of here."

Orde, suddenly fallen into a cold rage, stared at the obstruction, both fists clinched at his side.

"Too bad, boy," said Welton at his elbow. "But don't take it too hard. You've done more than any of the rest of us could. And we're all losers together."

Orde looked at him strangely.

"That about settles it," repeated Welton.

"Settled!" cried Orde. "I should think not."

Welton smiled quaintly.

"Don't you know when you're licked?"

"Licked!" said Orde. "We've just begun to fight."

"What can you do?"

"Get that bridge span out of there, of course."

"How?"

"Can't we blow her up with powder?"

"Ever try to blow up iron?"

"There must be some way."

"Oh, there is," replied Welton. "Of course—take her apart, bolt by bolt and nut by nut."

"Send for the wrenches, then," snapped Orde.

"But it would take two or three days, even working night and day."

"What of it?"

"But it would be too late—it would do no good ——"

"Perhaps not," interrupted Orde, "but it will be doing something, anyway. Look here, Welton, are you game? If you'll get that bridge out in two days I'll hold the jam."

"You can't hold that jam two hours, let alone two days," said Welton decidedly.

"That's my business. You're wasting time. Will you send for lanterns and wrenches and keep this crew working?"

"I will," said Welton.

"Then do it."

During the next two days the old scenes were all relived, with back of them the weight of the struggle that had gone before. The little crew worked as though mad. Excepting them no one ventured on the river, for to be caught in the imminent break meant to die. Old spars, refuse timbers of all sorts—anything and everything was requisitioned that might help form an obstruction above or below water. Piles were taken where they could be found. Farmers' trees were cut down. Pines, belonging to drivers and protesting owners, were felled and sharpened. Some were brought in by rail. Even the inviolate Government supply was commandeered. The D. & M. Railroad Company owned a fine lot which, with remarkable shortsightedness and lack of public spirit, they refused to sell at any price. The crew took them by force. Once Captain Marsh was found up to his waist in water, himself felling the trees of a wood and dragging them to the river by a cable attached to the winch of his tug. Night followed day, and day, night again. None of the crews realized the fact. The men were caught in the toils of a labor ceaseless and eternal. Never would it end, just as never had it begun. Always were they to handle piles, steam hammers and the implements of their trade, menaced by a jam on the point of breaking, wet by a swollen and angry flood, over-arched by a clear, calm sky or by the twinkling, peaceful stars.

Long since had they ceased to reckon with the results of what they did, the consequences either to themselves or to the jam. Mechanically they performed their labor. Perhaps the logs would kill them. Perhaps these long, black, dripping piles they drove were having some effect on the situation. Neither possibility mattered much, one way or the other.

Then, all at once, as though a faucet had been turned off, the floods slackened.

"They've opened the channel," said Orde dully. His voice sounded to himself very far away. Suddenly the external world, too, seemed removed to a distance, far from his centre of consciousness. He felt himself moving in strange and distorted surroundings; he heard himself repeating to each of a number of wavering, gigantic figures the talismanic words that had accomplished the dissolution of the earth for himself: "They've opened the channel."

At last he felt hard planks beneath his feet, and, shaking his head with an effort, he made out the pilot-house of the Sprite, and a hollow-eyed man leaning against it. "They've opened the channel, Marsh," he repeated. "I guess that'll be all." Then, quite slowly, he sank to the deck sound asleep.

Welton, returning from his labors with the iron bridge and the jam, found them thus. Men slept on the deck of

(Continued on Page 19)

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Panic-Proof Finance

THE desideratum which stands as the heading of this paragraph now receives much and studious attention. It is held, very wisely, that we ought to profit by our misfortunes; that their causes should be studiously searched out, justly apprised and clearly stated, in order that we may avoid them in the future.

With this praiseworthy object, four preceding reverses, classed as panics, have been analyzed and docketed, so that, from any good reference book, you can find out what caused each panic—although the reference books do not always agree. Analysis of the latest reverse is not complete; but it may as well stop where it stands, for the cause, really, lies upon the surface. It is just stupidity. We have prosperity; then the machinery breaks down; thousands of men are idle; there is hunger and suffering.

The reason for these repeated phenomena is that nobody knows much about how to run a country. The task is beyond human wisdom in its present state of development. The lesson of the panic is humility. In a few months the land will resound with the voices of those who assert, as though they really knew something about it, that the country must be managed in this way or that.

And the audiences, with characteristic modesty and good nature, will keep their faces straight—instead of bursting into huge guffaws, as they would do if an aëronaut, crawling from the wreck of his machine with both legs broken, proceeded to tell them how to fly.

Crying Before They are Hurt

THERE is, of course, no warrant for the insinuation, properly challenged by President Roosevelt, that "drastic laws, inimical to the interests of the railroads," have brought about a condition that makes wage reduction necessary.

With very few exceptions, all the laws which might be so characterized belong to a period prior to the last half of 1907, and, by reducing rates, they directly affect gross earnings. But, in the last half of 1907, gross earnings of the railroads were larger by eighty-five million dollars than in the like period of 1906. For the year, gross earnings increased two hundred and twenty-five million dollars, on top of a gain of two hundred and fifty millions in 1906, on top of a gain of a hundred and eighty millions in 1905. In ten years the gain has been a billion and a half. Every month of 1907 showed a gain except December, when the loss was about five per cent. This, beyond question, was due to business depression.

Even the Southern roads, which complain the loudest, showed substantial gains in gross earnings for the last half of 1907. The leading ones are capitalized fifty to sixty per cent. more per mile than the "granger" roads—excepting Rock Island, notoriously inflated. The other "granger" roads, as they stand, probably cost fifty to sixty per cent. more a mile than the Southern roads.

Some Southern roads find it difficult to maintain dividends on watered stock; but they should not ask their employees to make up the deficit.

Railroad earnings have decreased the last three months because business has not been so brisk. Measured against the gain of the last three years the decrease is trivial. The roads should be in no hurry about cutting wages. They are never headlong and precipitate about raising them.

Faults of the Aldrich Bill

IN THE latter part of last year, as a result of the financial disturbances that characterized the period, trust companies of New York, Boston and Philadelphia lost three hundred millions of deposits. These institutions deal largely with securities, and may be termed finance banks to distinguish them from those that do mainly a commercial business. Deposits of the clearing-house or commercial banks of the three cities were practically the same at the end of December as in August, before the disturbance began.

Loss of deposits by finance banks represented, in good part, "liquidation" of securities. It appears on the other side of the ledger in reduced loans and discounts—largely upon stock and bond collateral. Stocks and bonds can never actually be liquidated, as merchandise can be by passing it on to the consumer. In a disturbed time they are simply shunted from one hand to another at rapidly depreciating prices.

We do not question the necessity or value or stability of finance banks. But, for the general public, commercial banking is sanctioned by a higher necessity and a greater value. The greatest fault of the Aldrich Currency Bill is that it would drag the commercial banks more into finance banking. It would make them, more than they are, dealers in securities.

This would be a good thing for persons having securities to sell; but not for the banks or for the business community. The bill and its distinguished sponsor lay all the emphasis upon the least useful and least secure department of banking. Contrary to all experience, they put mortgages, as a banking asset, above merchants' notes.

We have not yet heard a single commendation of the bill from any person or organ of authority. But Senator Aldrich and his colleagues seem to be quite as cheerful about it as though everybody applauded.

The Plea of the Clinging Vine

WE ARE well disposed toward female suffrage—perhaps not so much for the sake of the thing itself as because of the hoary arguments that are brought against it.

Man is not a sturdy oak. He is a scrub, insecurely rooted in sandy soil, somewhat worm-eaten, in peril from every high wind. Nor is woman a clinging vine—except those who are also blockheads. Home is not the woman's sole and proper sphere. One female in seven, of all ages, at the last census, was engaged in a gainful occupation. There were twenty-four million females above the age of twenty, and five and a quarter million were earning a livelihood—or trying to.

Here, if woman's business is to cling, is a problem in reforesting, more startling and vital than any yet propounded by Mr. Pinchot. Where are the oaks for these vines? It is a fair assumption that they have failed as clingers only as a corresponding male has failed as a clingee.

The political and economic organization under which five million women work for a living is exclusively a male creation. It seems to us reasonable that, in proportion as women have to make a livelihood, they are entitled to have a say about the general conditions under which livelihoods are made.

We are impervious to any fear that voting would coarsen women and rob them of that virgin delicacy which is their chief charm. Many, many thousands of them we pack daily in street-cars, subways and elevated trains, where they are bumped, trampled and squeezed by strange men. By the hundred thousand they work in stores, offices and mills where their experiences must be at least as sophisticating as any that would come to them from walking to a polling place once a year.

It is undoubtedly true that the great majority of women do not wish to vote; but they wouldn't have to.

Uncle Joe and the Hoosier Paragon

EVIDENTLY the Republicans of Illinois are taking Mr. Cannon seriously as a candidate for the Presidency.

Recommending him, the State Central Committee has declared its confidence in his experience, fairness and wisdom. Not a word was said about his being the lineal political descendant of Lincoln. The common people of the State were not represented as ecstatically clamoring for his nomination. Not Grant, nor Washington, nor Hamilton, nor the Pilgrim Fathers, nor the starry banner was lugged in. The committee's resolution, in fact, reads like the utterance of sober persons who expected that some consideration would be paid to what they said, and spoke in a manner calculated to attain such a result otherwhere than in lunatic asylums. So, we conclude, the Republicans of Illinois are taking Mr. Cannon seriously.

From across the Western border we hear party utterances concerning Mr. Fairbanks to the effect that he combines the more desirable qualities of Washington and Lincoln, but escapes the faults of both, and, while excelling Solomon in wisdom, Cicero in eloquence, Richard I in courage and Carnegie in philanthropy, is so ineradicably modest that he is really pained because strong Hoosier men refuse to eat meat and fond maidens to wed until he is seated in the White House.

In short, it seems that the Republicans of Indiana are merely having fun with their favorite son.

Virtue and Literature

A TESTIMONIAL to George Meredith by a large number of men and women who may be held to represent, in considerable degree, the cultivated portion of the English-speaking world is eminently fit. Whether or not he is the most important English author now living may be a nice question; but, beyond all question, he is one of the very few who might compete for that palm.

But we don't see why they felt called upon to lug an aged, reclusive and little known British citizen into the affair—why, that is, they needed to thank him for having embodied lofty ideals, "not only in your books, but in your life." Assume that Mr. Meredith has never raised his hand to woman save in the way of kindness, has always punctually paid his cook and his taxes, rarely if ever wears a high hat with a sack coat, is sober out-of-doors and keeps his chickens at home. Of what moment is that to the cultivated members of the English-speaking world that they should put it in a memorial and be grateful for it? They do not live next door.

It is always a great point with us Anglo-Saxons to prove that the author is a good, worthy man. Nine times out of ten it is easier to prove that than to demonstrate that his books are worth reading. If personal virtue and artistic power were correlated we should not be bothered with such a lot of dull novels and bad pictures.

A Choice of Rotten Apples

TALK of a war between Russia and Turkey appeals powerfully to the imagination. It would be very much like an armed contest, involving some two hundred million people, to determine whether they should be exposed to smallpox or malignant diphtheria. As to whether Russia's Government is rottener, stupider and crueller than Turkey's, whether it burdens its subjects more grievously, contributes less to their happiness and more to their misery, there is difference of opinion among the learned. Some award the palm in this respect to the Sultan, others claim it for the Czar.

The Russian Government cannot stay famine within its own borders, nor preserve order, nor do justice. Neither can the Turkish. It would be inspiring, therefore, to hear the autocrat of the South call upon his subjects to deliver up their substance, their livelihoods and their bodies that he might make war upon the autocrat of the North—who would expect his people to rally loyally in defense of a flag that stands simply for their abuse and oppression.

Each Government is paralyzed on the right side. The subjugation of either by the other would amount, so far as concerns the vast majority of subjects, to paying more taxes for the privilege of a slight variation in mistreatment. The Russian Government is exceedingly free and easy with its honor in dealing with its own people. More than once it has openly broken its pledged word to them. But it would, of course, expect them to fight valiantly in defense of its honor against the Turk.

Poor Richard Junior's Philosophy

¶ It takes steady fishing to catch net profits.

¶ An irate appendix is one of the best things out.

¶ Cross-questions frequently elicit crooked answers.

¶ A hard-luck story was never yet one of the Six Best Sellers.

¶ The Lord loveth a cheerful giver—unless he brags about it.

¶ People who talk about "our upper class" don't belong to it.

¶ It is easy to become a gentleman—after you have become a man.

¶ When a man's wife laughs at his jokes they are pretty good—or else she is.

¶ Some say dancing is no better than hugging; others say it isn't half as good.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

A Fine Old Gentleman

MANY a man, indeed almost every man, has some spot in his life on which he looks back with bitter regret, some year or years over which he sheds scalding tears. It may be a secret sorrow, or it may be known to all the world, but almost all of us are haunted by some hobgoblin, rising up out of our pasts, to squeak and gibber at us when we would fain forget.

So it is with Sereno Elisha Payne, Republican leader of the House of Representatives. When, in the seclusion of his chamber, he contemplates his years of activity it is not too much to say his breast heaves with convulsive sobs. There is one dark smear, one blot on the 'scutcheon, one discrepancy that cannot be wiped away. As he casts up his record his woe would be pitiful to see, if we could see it. There he is, chairman of the Ways and Means Committee, floor-leader, potent in the affairs of the nation, and through it all he knows of this thing. It is sad, sad, sad.

For—and here is this frightful truth, this terrible hiatus in an otherwise successful career—for two long, weary, dismal years since 1868 he was not in public office, not on a public pay-roll. For two spans of twelve months each he did not get a cent of salary for his services from a grateful constituency or a still more grateful village, town, municipality, state or nation, as the case has been. Graduating from college in 1864, he connected skillfully with a public office in 1868, and he has kept the connections good since that time, with the exception of those two horrid years when he was out, off the roll, not getting any pay—merely a private citizen. It is a thing like this that brings home the distressing truth that Republics are ungrateful. It is this lack of appreciation by the body politic that makes elder statesmen, who have given their lives to the service of their country, who have never failed to draw their envelopes—thus inculcating the tenet of regularity in the minds of the youth who look up to them for guidance and counsel—gather together in the evening of their lives and ask: What is the use? What, s'death! is the use, if a man who has been willing to stay in office for forty years should be deprived of his emoluments for two long years right in the middle of that somewhat extended space of time?

He has Devoted His Life to the Sacred Cause of Holding a Job

Lightly Skipping from Job to Job

THE outrage that was perpetrated on this sturdy statesman of the old school gains added odium when it is considered in the light of his unselfish devotion to the duties of such jobs as he has been able to get. Mark his progression. When, a light-hearted youth, in the sixties, he began to practice law in Auburn, New York, he said to himself: "I am of the opinion that Auburn, New York, and the state and nation need my services. I shall devote my life to the sacred cause of holding a job." How well he has fulfilled that vow can be seen by a mere reference to his varied, various and well-remunerated activities. In four years he had his plans all laid. He was elected city clerk of Auburn. From that time he went on, skipping from job to job: supervisor, district attorney of Cayuga County, president of the board of education, and thence to Congress, where he has been ever since 1883, except for those two fated years, those two lean years, those two ungrateful years, when he was not in the Fiftieth Congress, alack and welladay! Forty years of it, with but a lapse of two. Shame, shame on the proletariat of his district—shame on them! Is Sereno Elisha Payne a mere time-server to have been flouted thus?

He is with us now, however—with us, and leader of the majority, a highly-trained body that knows how to follow. He has two functions. One is to say, "I object," when a Democrat tries to put something in that is not in the blueprint of the day's work as mapped out by those sterling patriots and gag artists, Messrs. Cannon, Dalzell and Sherman, of the Rules Committee, than whom there are none who gag so well. The other function is to arise, at the proper time, and say: "Mr. Speaker, I move that this House do now adjourn." That is the way he says it. He never gets slipshod and says: "Move we'djourn," as a less capable leader might. He says: "I move that this House do now adjourn," and usually it adjourns, for adjourning is one of the best things those statesmen up on Capitol Hill do.

Naturally, when a man has been on the pay-roll for forty years—less two—he acquires a dignity and an impressiveness that do not come to those fly-by-term statesmen who hardly get acquainted with the disbursing officer before some rude person from back home has shoved them aside and begins experimenting to see how his own signature will look on a salary voucher. Mr. Payne is both dignified and impressive. He is more than that. He is stately and august. It may be urged, by some captious people, he is a trifle too full of habit to be called stately and august, but that is mere peevish criticism. It has nothing whatever to do with the case. No visitor to the House of Representatives who has seen Mr. Payne arise in his place, gaze calmly at the Democrats and wonder, in a few well-chosen remarks, how that bunch of misguided and utterly illogical and misfortunate accidents can have the nerve to oppose any policy of the majority, when, in his opinion, the only salvation of the country is the continued ascendency of the Republican party, and—what has the minority got to do with it anyhow?—so I move the passage of this rule allowing two minutes' debate on each side, but prohibiting any amendments—no visitor who has seen Mr. Payne in action in such circumstances will deny that he is stately and august. More than that, he is lofty. It is worth seeing and hearing.

Searching for a term to designate the real status of Mr. Payne it is necessary to hark back to that good old one: He may well be said to be a rock-ribbed Republican. Steel-ribbed might be better, on second thought, for there is a tariff on steel and none on rocks, although ribs may, undoubtedly, be found on the schedules. To go further, he is a rock-ribbed, rock-legged, rock-necked and rock-headed Protectionist. There is small doubt in his mind that every good crop of wheat and corn and potatoes is due, directly, to the policy of high protection; that the rain comes, the sun shines, the business of the country depends on and the general health of every community is due, immediately, to the enforcement of the Dingley schedules. It is also his firm-rooted opinion that any monetary disturbance, any blizzard, any earthquake, any plague of locusts or grasshoppers can be traced back directly to talk of tariff revision. If there should be tariff revision—take it from him—the sun would set one night on a prosperous nation and rise next morning on a land desolated and depressed, if it should rise at all, of which he has grave doubts.

Strangling the Snakes of Tariff Revision

AS CHAIRMAN of the Ways and Means Committee, where revenue bills originate, it is his duty to strangle any suggestion that may seep into that body, through the efforts of recalcitrant and traitorous Republicans or ignorant and treasonable Democrats, looking toward a readjustment of the schedules, and he goes grimly about the task. Every time the committee has a meeting he gives a lifelike imitation of a stern Roman citizen squeezing the eternal daylights out of a large and dangerous snake, which, as the sculptors would have us believe, was one of the pastimes of the early days, not only in Rome, but in other places where they sculped as well. A tariff revision resolution has about as much chance with Sereno E. Payne as a feather boa would have in a blast furnace. He strangles them. That is what he is there for.

Otherwise, Mr. Payne is a fine, genial old gentleman, loving his fellow-men—except those who happen to be Democrats—and knowing his business of statesmanship from the ground up. His mind is so constituted that he cannot understand why anybody should belong to any other party than his. He refuses to see any necessity for any organization but that of the stand-patters. All measures advocated by his party are doctrines. All measures advocated by the opposition are heresies. He rests content with these broad divisions and acts accordingly.

If the time should ever come when it may be deemed expedient to revise the Dingley schedules, Sereno E. Payne will be found on the job, firmly intent on revising them up instead of down. If he is overruled, if his pitiful pleas for the infant industries—which he has been protecting for these many years—are disregarded and any sacred schedule is lowered, he will sob bitterly in his room, sob as he sobs when he thinks back across the fruitful years and remembers those terrible days when he was not in office.

And There Were Eight of Us

IN THE early days of the session, when the House of Representatives is in the doldrums waiting for committee reports on appropriation bills, and such general legislation as the leaders may decide to pass, the orators are generally given a chance to make speeches for home consumption.

These ceremonies are usually dull to the point of deadliness. The Speaker puts some long-suffering member in the chair and a few members stay at their desks. Then the orators get up and spout for a time and get leave to extend their remarks in the Record.

When Sam Powers, of Massachusetts, was in the House, he corralled half an hour one day and solemnly told what he thought about all the great issues of the hour. After he had finished he went up to the chair, where Representative Lawrence was enthroned.

"How did I do?" asked Powers.

"Bully," Lawrence replied.

"I think so, too," Powers said; "there were eleven members on the floor when I started and I lost only three of them."

Roped in the Money

REPRESENTATIVE William H. Ryan, of Buffalo, was getting ready to go home for the Christmas holidays. He packed his trunk carefully, but thought it looked as if it needed roping. So he sent downstairs for the porter of his hotel and gave instructions. The porter came up and crossed and crisscrossed the trunk with rope until it was fixed to go to Asia, to say nothing of Buffalo.

Ryan felt in his pocket for a quarter to give to the porter. Then he sat down suddenly and exclaimed: "Well, I'll be darned!"

"What's the matter, boss?" asked the porter.

"Matter enough," yelled Ryan. "I've left all my money and my railroad tickets in a pair of trousers I packed in that trunk."

The Hall of Fame

¶ Victor Herbert, the 'cellist, opera writer and orchestra leader, is a grandson of Samuel Lover, the Irish novelist.

¶ Bishop Doane, of Albany, who signs himself William of Albany, is the only American bishop of the Episcopal Church who wears the shovel hat and leggings.

¶ General George H. Harries, at the head of the District of Columbia militia and a big street-railroad man, used to be the champion military rifle-shot of the country.

¶ William James Bryan, the newly-appointed Senator from Florida, who will succeed the late Senator Mallory, is not related to the Peerless Leader, William Jennings Bryan. He is thirty-one years old—by far the youngest Senator.

¶ Numbers 21 and 22 in point of service in the Senate are Taliaferro, of Florida, and Dolliver, of Iowa. As Taliaferro pronounces his name "Tolliver," Senator Dolliver is considering the advisability of gaining distinction by spelling his name "Daliaferro."

¶ Ex-Senator Cockrell, who is now an Interstate Commerce Commissioner, and was Senator from Missouri for nearly thirty years, is much over seventy, but is still too young to carry an umbrella or wear an overcoat except on the coldest days. He says the way to keep young is to eat apples.

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THE NEW REPORTER

And How He Views the Doings at the Capitol

IT SEEMS almost certain at this time that Secretary Taft will not be able to save any of his twelve-thousand-dollar salary this year. The Secretary is a thrifty man and a good manager, but the outlook for putting away a few dollars for a rainy day is dark, and getting darker every day. In addition to his household expenses in Washington he is running the big political headquarters in Columbus and a bigger one in Washington, both full of clerks and managers and all that sort of thing. Then, too, the frequent trips he is compelled to take to all parts of the country to answer to the loud calls for speeches, or in almost supernatural anticipation of such calls, must be costing him a pretty penny for railroad fare and hotel bills. It is, indeed, a sad commentary on the niggardly policy of the Republic toward its servants that a man like Taft, with no fortune of his own, is compelled to spend all his salary educating the public to a realizing sense that he is the heir apparent.

Meantime, Mr. Taft is as cheerful as may be. It is a source of great gratification to him to observe the unanimity with which certain persons in the Government service are aiding in the good work. It is quite true there are sections of the Administration, here and there, that beat no Taft drums. Mr. Cortelyou, for example, cannot be said to be an ardent Taft boomer. Still, that is compensated for by the activity of some of Mr. Cortelyou's valued assistants. What Mr. Cortelyou, himself, thinks of the Taft campaign may never positively be known, because it is doubtful if he has even allowed himself to know his own exact feelings, which is his habit of mind. It can be guessed, with a fair degree of accuracy, however, that Mr. Cortelyou looks on the Taft movement as a deliberate attempt to becloud the rays of one first-class star of destiny Cortelyou discovered and named for himself some months ago.

In the Shade of the Old Logic Tree

Then, too, Mr. Cortelyou is of the opinion that his own broad forehead was as seemly a place for the "T. R." brand as the corrugated brow of Taft. Still, as the owner of the brand thought otherwise and labeled Taft instead of Cortelyou, Cortelyou has taken a dignified position beneath the logic-of-the-situation tree and is waiting, with such calmness as he can apply to the job, to see if the fruit will drop. Mr. Cortelyou deprecates this mad public scrabble for delegates on the part of Taft. Cortelyou tunneled for his, and was doing right well until the President carelessly ignited the fire-damp and blew Mr. Cortelyou out in the open, since which time he has been blinking in the unaccustomed light of day and wondering where he will be hit next.

Further than this, after much negotiation, with the Nation watching breathless for the outcome, Mr. Taft has annexed Mr. Cortelyou's choicest possession, Old Sleuth Hitchcock, and put Hitchcock in charge of the Taft-Washington headquarters. It took months to do this, for Old Sleuth had a front-row seat between love and duty. Duty finally won out—duty to Taft as heir apparent and duty to Hitchcock as heir expectant—expectant of another job in the Government service if Taft is nominated and elected, which is an "if" of quite imposing dimensions. So Hitchcock resigned as First Assistant Postmaster-General and the day was saved. One trembles to think what would have happened to the Taft boom if Hitchcock had not taken hold of it at this parlous stage.

Forgetting Mr. Cortelyou and his grouch, the glad-handedness of some of the rest of the Administration for the Taft movement and the delightful comradeship that is displayed remind one that when Mr. Theodore Roosevelt, President of the United States, goes after a thing, he goes after it for keeps. The young men and the old men who make their obeisances to the White House every morning, and swear allegiance promptly at three o'clock each afternoon, know what is expected of them, and they are constantly on the job. The work is systematic, no bets overlooked.

This is about the way of it: Early every morning two of the fairest-haired of the Taft Publicity Squad round up the hotels to see if any Southern statesman, with Republican leanings and ability to control delegates, has, perchance, dropped into town. It will be no violation of confidence to state, just here, that a good many Southern statesmen having these qualifications do, perchance, drop in, from time to time. They may be here on purely private and personal business, of course, but they do drop in. As soon as a Southern statesman is discovered he is unrelentingly trailed to his lair. The fair-haired publicists are trailers second to none.

Trailing the Southern Statesman

"Ah—good-morning—glad to meet you—beautiful weather we are having, isn't it?—noted your name on the register—always call on important and prominent public men when they arrive—your reputation, you know, has preceded you—name is a household word in Washington," and then politics. "What is doing in your State? How do you feel toward Taft? Noble countenance, Taft. Nominated now. All over but the ratification meeting at Chicago. By the way, I heard a very prominent member of the Administration talking about you and your great influence just yesterday."

The Southern statesman bites. That is what he is here for. He knows his game. "Who was that?" he inquires, casual like. "Oh," reply the fair-haired, "Beekman Winthrop, Assistant Secretary of the Treasury. Old Winthrop family, you know. Charming fellow. Close to the President—oh, very. Suppose we go over and see him."

They tow the Southern statesman across to the Treasury Department. As luck will have it, Mr. Winthrop is there. He is charmed to see the S. S. More than charmed. He is delighted. Deftly, again, the subject of politics is introduced. Taft? How about Taft? The S. S. makes a cagy reply. He is not committing himself until he sees what is doing. Mr. Winthrop tells him all about it. Taft—greatest ever—President wants him—carry out his policies—monumental patriot and sure to win.

"By the way," and Winthrop does it beautifully, "I shall be most pleased to have you as my guest at luncheon."

Winthrop takes the Southerner out and feeds him. He revels in Taft hyperbole, never forgetting the President-wants-him end. The Southerner is impressed, or gives an impression. He retires to his hotel to think it over, followed by the happy smiles of Winthrop and, perhaps, accompanied by one of the fair-haired publicists, who extracts from him a few kind words for Taft to be put on the wire for those great organs of public opinion that are waiting to tell our breakfast-tables how the whole country below Mason and Dixon's Line is afire for Taft, but omitting the information that, in all likelihood, the fire will have burned out by election day.

Taft the Chief End of Conversation

The next morning a fair-haired publicist drops into the hotel again, quite by accident. He runs across the Southern statesman. He is highly pleased to see him, and—isn't it odd?—only an hour before he heard a Cabinet member saying one of the things he most desired on earth was to shake hands with the well-known Southern statesman who, he had noticed in the papers, had called on Mr. Winthrop yesterday.

"Who is that?" asked the S. S.

None other than Postmaster-General Meyer. The publicist can spare a few minutes. Would the Southerner care to call on the Postmaster-General? Yes, he would.

They go down to the big stone building on Pennsylvania Avenue and call. Fortunately, the Postmaster-General is there. He is, also, most glad. He receives the Southern statesman with smiling acclaim. In a few minutes the name of Taft is mentioned. Even the most incidental conversation somehow leads up to Taft. "Magnificent man," says the Postmaster-General. "President wants him, you know. He'll carry out the Roosevelt policies. That is the main thing." And thus and so.

Presently: "By the way, I shall be glad to have you as my guest at luncheon. Will it be convenient?"

Will it? It will. The S. S. is living high. They go to luncheon, and the Postmaster-General fairly radiates in his expressed admiration for Taft. It is a function. Nothing is too good for the visitor, but it has to end sometime, and the Southerner goes back to his hotel.

It may be that he is clinched by this time, but, if he is a wary S. S. and hard to get, the Postmaster-General has found out that, and he plays the trump card. "I am sure the President would be pleased to meet you. Shall I make an engagement?" The Southern statesman is waiting for that. He can find time to go up to the White House. They get there about noon. The President knows all about the visitor. He is tickled to see him. Casually the subject of Taft comes up. "Wonderful fellow!" says the President. "Must, positively must, be nominated. The country needs him. Could you stay to luncheon?"

He stays. He hears some more about Taft, and then, when he is leaving, he is led across to the Union Trust building, where Old Sleuth Hitchcock is managing the Taft movement for the South, and Hitchcock grabs him, takes him into his private room and puts the finishing touches on him.

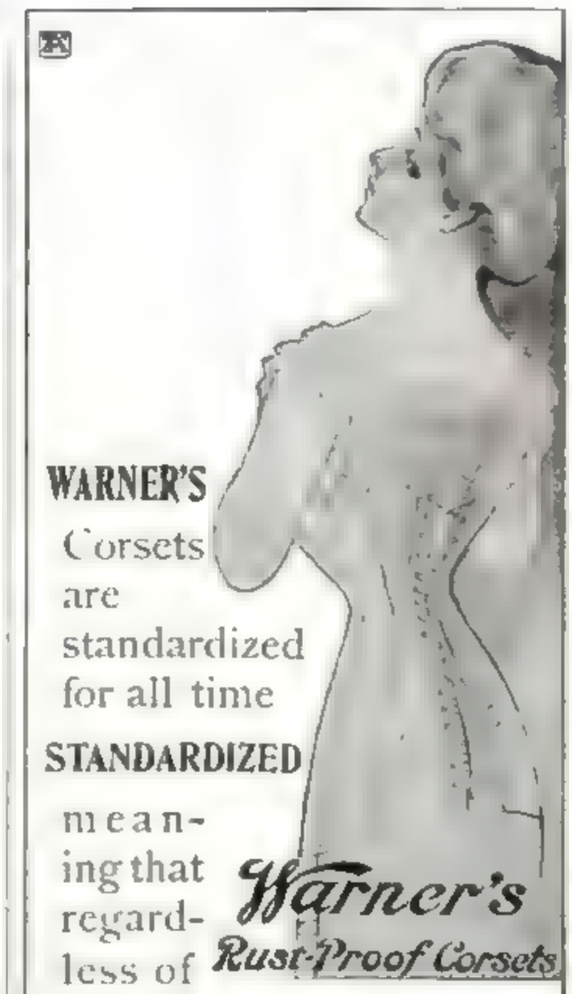
It is a beautiful system. They have it down to a science. Nobody can escape, even if anybody wanted to. If the visitor isn't roped, tied and branded by the time Hitchcock gets through with him he is a hopeless case, and he is allowed to walk back to his hotel alone. Meantime, the Publicity Squad has been doing its work nobly. The chaps on the ground here in Washington hurl sizzling dispatches back home. The traveling members of the squad find Taft sentiment everywhere and push it along to the papers that will stand for it. Taft shuttles back and forth, from city to city, making speeches and shaking hands, Winthrop and Meyer, to say nothing of the President, are ceaselessly vigilant, and the big headquarters in Columbus and in Washington work night and day, putting out polls, statistics, souvenir postal-cards and other literature showing that Taft is, sure enough, the People's Choice.

And, as has been remarked, it seems quite certain that Taft, with all this extra expense, will not be able to save a cent of that twelve-thousand-dollar salary this year.

An Exit Through the Potato Cellar

On the day he went with Taft, Old Sleuth Hitchcock did his most dazzling stunt. He went over to the White House to see the President, to tell the President how sorry he was to leave the Government service at this time, but how he felt it his duty to pull Taft through, and to receive the kind words of the President, which he received, by the way, in full measure. Old Sleuth had his talk and got his bouquet. Then he disappeared. He went in the front door, but he did not come out that way. Not he. Any ordinary slouch of a sleuth could go in a front door and come out again by the same aperture. A real sleuthy sleuth was required, by the very exigencies of his capabilities, to do something else. So Hitchcock, thinking to baffle the waiting reporters, went out the back way, *via* the coal-hole, the laundry and the subterranean passage through the potato cellar. It was a feat worthy of any sleuth. It was amazing in its audacity and preternatural in its success. Not a reporter saw him. They waited four hours, while Old Sleuth was far away chuckling over his cleverness. Then, in that mysterious way they have of finding out about events in the White House, the reporters discovered how they had been foiled.

Were they indignant? They were not. Were they chagrined? They were not. They just laughed. They went to their typewriters, produced dispatches about Mr. Hitchcock and sent them to their



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papers, where they were gleefully printed. They told of Hitchcock's exit and entrance, with such embroidery as the circumstances seemed to warrant. Next time Mr. Hitchcock went to the White House he walked in the front door and walked out the front door, in full view of the audience.

Representative McCall, of Massachusetts, has taken pity on the Greenough statue of Washington that stands in the east plaza of the Capitol. Mr. Greenough made a fine Washington, but he neglected to put many clothes on the immortal George. The Father of His Country is presented as sitting in a large and commodious marble chair with a sheet flung carelessly across his anatomy, the same affording but little protection against the chill blasts of Capitol Hill.

It gets cold in Washington, at times, and the coldest thing in the whole city is that statue of George. It fairly gives one the chills to take a look at the benignant First Patriot sitting there with his toes exposed to the frost and his massive chest a prey to every blast that comes.

Representative McCall thinks it would be better to take George from his exposed position and put him in the Smithsonian Institution, where the steam heat provided by a paternal Government will keep him warm and cozy. Formerly, they used to put a wooden house about the statue in the wintertime, but of late years they have contented themselves by giving it a coat of paraffin in lieu of the small-clothes and ruffles and stock the original used to wear. The paraffin has kept the statue from cracking in the frost, but it has not diminished that intense air of chilliness that has always been observed and commented upon. The Congress sympathizes with the Father of His Country. It is likely the resolution will pass and that the man who could not tell the short and ugly thing will have some comfort in his future years. It is historical that Washington was a cold proposition, but never in his most frappéd moments could he have been one hundredth part as cold as he looks shrouded in snow out there on the east plaza, with not a rag to protect him from the biting wind except that marble bath-towel that the sculptor put on, most likely as an afterthought.

Every time the House of Representatives finds a Cannon anniversary the members get up and whoop about it. A time ago they discovered a certain day was the thirty-fourth anniversary of the Speaker's first speech as a member. Representative Mann told about it in an address thrilling with love and devotion, and the House did then and there highly resolve that so far as Presidential candidates are concerned Uncle Joe is all there is to it. This pleasing custom can be extended without limit. Uncle Joe has anniversaries to burn. Having celebrated his first speech they can celebrate his first vote, his first bill, his first committee chairmanship, his first election as Speaker, his birthday, his first cigar in the House, his first homespun suit, and all that.

Uncle Joe is complaisant. He is a receptive candidate for President. He is so receptive that he is willing, even, to walk forward a bit in order to be in proper receiving position. He has all traps out, his birdlime is carefully spread, his lightning-rods are up and his ear is to the ground. No Presidential nomination will catch him unawares. He will be there, waiting at the gate.

The one thing age cannot wither nor custom stale is the ambition to be President. That bug never dies.

THE PARTNERS

(Continued from Page 13)

the tug, aboard the pile-driver. Two or three had even curled up in the crevices of the jam, resting in the arms of the monster they had subdued.

CHAPTER XVII

WHEN Newmark left, in the early stages of the jam, he gave scant thought to the errand on which he had ostensibly departed. Whether or not Orde got a supply of piles was to him a matter of indifference. His hope, or rather preference, was that the jam should go out, but he saw clearly what Orde, blinded by the swift action of the struggle, was as yet unable to perceive. Even should the riverman succeed in stopping the jam, the extraordinary expenses incidental to the defense and to the subsequent salvaging, untangling and sorting would more than eat up the profits of the drive. Orde would then be forced to ask for an extension of time on his notes.

On arriving in Monrovia he drove to his own house. To Mallock he issued orders.

"Go to the office and tell them I am ill," said he, "and then hunt up Mr. Heinzman, wherever he is, and tell him I want to see him immediately."

He did not trouble to send word directly to Orde, up-river, but left him to be informed by the slow process of filtration through the bookkeepers. The interim of several hours before Heinzman appeared he spent very comfortably in his easy-chair, dipping into a small volume of Montaigne.

At length the German was announced. He entered red and breathless, obviously surprised to find Newmark at home.

"Dot was a terrible jam," said he, mopping his brow and sinking into a chair. "I got lots of logs in it."

Newmark dismissed the subject with an abrupt flip of his unlighted cigar.

"Heinzman," said he, "in three weeks at the latest Orde will come to you asking for a renewal of the notes you hold against our firm. You must refuse to renew."

"All righdt," agreed Heinzman.

"He'll probably offer you higher interest. You must refuse that. Then, when the notes are overdue, you must begin suit in foreclosure."

"All righdt," repeated Heinzman, a little restlessly. "Vill he hold dot jam?"

Newmark shrugged his shoulders swiftly.

"I got lots of logs in dot jam. If dot jam goes out I vill lose a heap of money."

"Well, you'll make quite a heap on this deal," said Newmark carelessly.

"Suppose he holds it," said Heinzman pausing. "I hate like the mischief to joomp on him."

"Rot!" said Newmark very decisively. "That's what he's there for." He looked at the German sharply. "I suppose you know just how deep you're in this?"

"Oh, I ain't backing oudt," negatived Heinzman. "Not a bit."

"Well, then, you know what to do," said Newmark, terminating the interview.

Little by little the water went down. The pressure, already considerably relieved by the channel into Stearn's Bayou, slackened every hour. Orde, still half-dazed with his long-delayed sleep, drove back along the marsh road to town.

His faculties were still in the torpor that follows rest after exhaustion. The warm July sun, the breeze from the lake, the flash of light from the roadside water, these were all he had room for among his perceptions. He was content to enjoy them, and to anticipate drowsily the keen pleasure of seeing Carroll again. In the rush of the jam he had heard nothing from her. For all he knew she and Bobby might have been among the spectators on the bank; he had hardly once left the river. It did not seem to him strange that Carroll should not have been there to welcome him after the struggle was over. Rarely did she get to the booms in ordinary circumstances. This episode of the big jam was, after all, nothing but part of the day's work to Orde; a crisis exaggerated, it is true, but like many other crises a man must meet and cope with on the river. There was no reason why Carroll should drive the twelve miles between Monrovia and the booms, unless curiosity should take her.

As the team left the marsh road for the county turnpike past the mills and lumber-yards, Orde shook himself fully awake. He began to review the situation. As Newmark had accurately foreseen, he came almost immediately to a realization that the firm would not be able to meet the notes given to Heinzman. Orde had depended on the profits from the season's drive to enable him to make up the necessary amount. Those profits would be greatly diminished, if not wiped out entirely, by the expenses, both regular and irregular, incurred in holding the jam; by the damage suits surely to be brought by the owners of the piles, trees, pile-drivers and other supplies and materials requisitioned in the heat of the campaign; and by the extra labor necessary to break out the jam and to sort the logs according to their various destinations.

"I'll have to get an extension of time," said Orde to himself. "Of course, Joe will let me have more time on my own personal note to the firm. And Heinzman, surely, ought to—I saved a lot of his logs in that jam. And if he doesn't want to, I guess an offer of a little higher interest will fetch him."

Ordinarily the state of affairs would have worried him, for it was exactly the situation he had fought against so hard. But now he was too wearied in soul and body. He dismissed the subject from his mind. The horses, left almost to themselves, lapsed into a sleepy jog. After a little they passed the bridge and entered the town. Warm, spicy odors of pine disengaged themselves from the broken shingles and sawdust of the roadway and floated upward through the hot sunshine. The beautiful maples with their dense shadows threw the sidewalks into coolness. Up one street and down another the horses took their accustomed way. Finally they pulled up opposite the Orde house. Orde hitched them and, his step quickening in anticipation, sprang up the walk and into the front door.

"Hallo, sweetheart!" he called.

The echoes alone answered him. He cried again, and yet again, with a growing feeling of disappointment that Carroll should happen to be from home. Finally a door opened and shut in the back part of the house. A moment later Mary, the Irish servant girl, came through the dining-room, caught sight of Orde, threw her apron over her head, and burst into one of those extravagant demonstrations of grief peculiar to the warm-hearted of her class.

At this moment a calm, dry voice broke through the turmoil of questions and exclamations. Orde looked up to see the tall, angular form of Doctor McMullen standing in the doorway.

"It's all right," said the doctor, in answer to Orde's agonized expression. "Your wife was exposed to smallpox—is at my house to avoid the danger of spreading contagion, but she is not ill."

Having thus in one swift, decisive sentence covered the ground of Orde's anxiety, he turned to the snuffling servant.

"Mary," said he sternly, "I'm ashamed of you! What kind of an exhibition is this! Go out to the kitchen and cook us some lunch!" He watched her depart with a humorous quirk to his thin lips. "Fool Irish!" he said, with a Scotchman's contempt. "I meant to head you off before you got home, but I missed you. Come in and sit down, and I'll tell you about it."

"You're quite sure Mrs. Orde is well?" insisted Orde.

"Absolutely. Never better. As well as you are."

"Where was she exposed?"

"Down at Heinzman's. You know—or perhaps you don't—that old Heinzman is the worst sort of anti-vaccination crank. Well, he's reaped the reward."

"Has he smallpox?" asked Orde. "Why, I thought I remembered seeing him up-river only the other day."

"No; his daughter."

"Mina?"

"Yes. Lord knows where she got it. But get it she did. Mrs. Orde happened to be with her when she was taken with the fever and distressing symptoms that begin the disease. As a neighborly deed she remained with the girl. Of course, no one could tell it was smallpox at that time. Next day, however, the characteristic rash appeared on the thighs and armpits, and I diagnosed the case." Doctor McMullen laughed a little bitterly. "Lord, you ought to have seen them run! Servants, neighbors, friends—they all skedaddled, and you couldn't have driven them back with a steam-roller! I telegraphed to Redding for a nurse. Until she came Mrs. Orde stayed by, like a brick. Don't know what I should have done without her. There was nobody to do anything at all. As soon as the nurse came Mrs. Orde gave up her post. I tell you," cried Doctor McMullen, with as near an approach to enthusiasm as he ever permitted himself, "there's a sensible woman! None of your story-book twaddle about nursing through the illness, and all that. When her usefulness was ended she knew enough to step aside gracefully.

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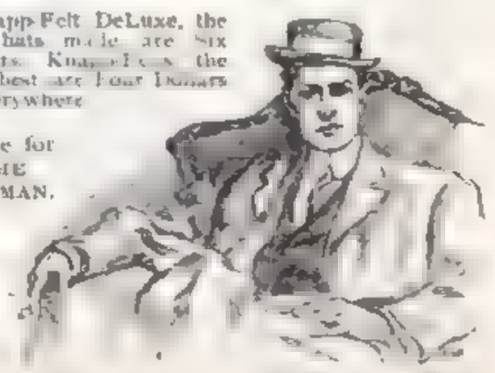

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There was not much danger so far as she was concerned. I had vaccinated her myself, you know, last year. But she *might* take the contagion, and she wanted to spare the youngster. Quite right. So I offered her quarters with us for a couple of weeks."

"How long ago was this?" asked Orde, who had listened with a warm glow of pride to the doctor's succinct statement.

"Seven days."

"How is Mina getting on?"

"She'll get well. It was a mild case. Fever never serious after the eruption appeared. I suppose I'll have old Heinzman on my hands, though."

"Why? Has he taken it?"

"No, but he will. Emotional old German fool. Rushed right in when he heard his daughter was sick. Couldn't keep him out. And he's been with her or near her ever since."

"Then you think he's in for it?"

"Sure to be," replied Doctor McMullen. "Unless a man has been vaccinated, continuous exposure means infection in the great majority of cases."

"Hard luck," said Orde thoughtfully. "I'm going to step up to your house and see Mrs. Orde."

"You can telephone her," said the doctor. "And you can see her if you want to. Only in that case I should advise your remaining away from Bobby until we see how things turn out."

"I see," said Orde. "Well," he concluded with a sigh, after a moment's thought, "I suppose I'd better stay by the ship."

He called up Doctor McMullen's house on the telephone.

"Oh, it's good to hear your voice again!" cried Carroll, "even if I can't see you! You must promise me, right after lunch, to walk up past the house so I can see you. I'll wave at you from the window."

"You're a dear, brave girl, and I'm proud of you," said Orde.

"Nonsense! There was no danger at all. I'd been vaccinated recently. And somebody had to take care of poor Mina until we could get help. How's Bobby?"

After lunch Orde went downtown to his office, where for some time he sat idly looking over the mail. About three o'clock Newmark came in.

"Hallo, Joe," said Orde, with a slight constraint. "Sorry to hear you've been under the weather. You don't look very sick now."

"I'm better," replied Newmark briefly. "This is my first appearance."

"Too bad you got sick just at that time," said Orde. "We needed you."

"So I hear. You may rest assured I'd have been there if possible."

"Sure thing," said Orde heartily, his slight resentment dissipating, as always, in the presence of another's personality. "Well, we had a lively time, you bet, all right, and got through about by the skin of our teeth." He arose and walked over to Newmark's desk, on the edge of which he perched. "It's cost us considerable, and it's going to cost us a lot more. I'll have to get an extension on those notes."

"What's that?" asked Newmark very quickly.

Orde picked up a paper-knife and turned it slowly between his fingers.

"I don't believe I'll be able to meet those notes. So many things have happened since ——"

"But," broke in Newmark, "the firm certainly cannot do so. I've been relying on your assurance that you would take them up personally. Our resources are all tied up."

"Can't we raise anything more on the Northern Peninsula timber?" asked Orde.

"You ought to know we can't," cried Newmark, with an appearance of growing excitement. "The last seventy-five thousand we borrowed for me finishes that."

"Can't you take up part of your note?"

"My note comes due in 1885," rejoined Newmark with cold disgust. "I expect to take it up then. But I can't until then. I hadn't expected anything like this."

"Well, don't get hot," said Orde vaguely. "I only thought that Northern Peninsula stuff might be worth saving any way we could figure it."

"Worth saving!" snorted Newmark, whirling in his chair.

"Well, keep your hair on," said Orde, on whom Newmark's manner was beginning to have its effect, as Newmark intended it should. "You have my boom company stock as security."

"Pretty security for the loss of a tract like the Upper Peninsula timber!"

"Well, it's the security you asked for, and suggested," said Orde.

"I thought you'd surely be able to pay it," retorted Newmark, now secure in the position he desired to take – that of putting Orde entirely in the wrong.

"Well, I expected to pay it, and I'll pay it yet," rejoined Orde. "I don't think Heinzman will stand in his own light rather than renew the notes."

He seized his hat and departed. Once in the street, however, his irritation passed. As was the habit of the man, he began more clearly to see Newmark's side, and so more emphatically to blame himself. After all, when he got right down to the essentials, he could not but acknowledge that Newmark's anger was justified. For his own private ends he had jeopardized the firm's property. More of a business man might have reflected that Newmark, as the financial head, should have protected the firm against all contingencies; should have seen to it that it met Heinzman's notes, instead of tying up its resources in unnecessary ways. Orde's own delinquency bulked too large in his eyes to admit his perception of this. By the time he had reached Heinzman's office the last of his irritation had vanished. Only he realized clearly now that it would hardly do to ask Newmark for a renewal of the personal note on which depended his retention of his boom company stock unless he could renew the Heinzman note also. This is probably what Newmark intended.

"Mr. Heinzman?" he asked briefly of the first clerk.

"Mr. Heinzman is at home ill," replied the bookkeeper.

"Already!" said Orde. He drummed on the black walnut rail thoughtfully. The notes came due in ten days. "How bad is he?"

The clerk looked up curiously. "Can't say. Probably won't be back for a long time. It's smallpox, you know."

"True," said Orde. "Well, who's in charge?"

"Mr. Lambert. You'll find him in the private office."

Orde passed through the grille into the inner room.

"Hallo, Lambert," he addressed the individual seated at Heinzman's desk. "So you're the boss, eh?"

"Yes, I'm the boss," was the noncommittal reply.

Orde dropped into a chair.

"Heinzman holds some notes due against our people in ten days," said he. "I came in to see about their renewal. Can you attend to it?"

"Yes, I can attend to it," replied Lambert.

"I want to renew that note for another year," Orde explained.

"Can't do it," replied Lambert, removing and folding his glasses.

"Why not?"

"Mr. Heinzman gave me special instructions in regard to this matter just before his daughter was taken sick. He told me if you came when he was not here—he intended to go to Chicago yesterday—to tell you he would not renew."

"Why not?" asked Orde blankly.

"I don't know that."

"But I'll give him twelve per cent. for another year."

"He said not to renew, even if you offered higher interest."

"Do you happen to know whether he intends anything in regard to this mortgage?"

"He instructed me to begin suit in foreclosure immediately."

"I don't understand this," said Orde.

Lambert shook his head blandly. Orde thought for a moment.

"Where's your telephone?" he demanded abruptly.

He attempted in vain to get Heinzman at his house, and finally he left the office at a loss how to proceed next. Lambert, secretly overjoyed at this opportunity of exercising an unaccustomed and autocratic power, refused to see beyond his instructions. Heinzman's attitude puzzled Orde. A foreclosure could gain Heinzman no advantage of immediate cash. Orde was forced to the conclusion that the German saw here a good opportunity to acquire cheap a valuable property. In that case a personal appeal would avail little.

Orde tramped out to the end of the pier and back, mulling over the tangled problem. He was pressed on all sides by the fatigue after his tremendous exertions of the past two weeks; by his natural uneasiness in regard to Carroll; and finally by this new complication, which threatened the very basis of his prosperity. Nevertheless the natural optimism of the man finally won its ascendency.

"There's the year of redemption on that mortgage," he reminded himself. "We may be able to do something in that time. I don't know just what," he added whimsically, with a laugh at himself.

CHAPTER XVIII

ORDE did not return to the office; he felt unwilling to face Newmark until he had a little more thoroughly digested the situation. He spent the rest of the afternoon about the place, picking up the tool-house, playing with Bobby, training Duke, the black and white setter dog. Three or four times he called up Carroll by telephone, and three or four times he passed Doctor McMullen's house to shout his half of a long-distance and fragmentary conversation with her. He ate solemnly with Bobby at six o'clock, the two quite subdued over the vacant chair at the other end of the table. After dinner they sat on the porch until Bobby's bedtime. Orde put his small son to bed, and sat talking with the youngster as long as his conscience would permit. Then he retired to the library, where, for a long time, he sat in twilight and loneliness. Finally, when he could no longer distinguish objects across the room, he arose with a sigh, lit the lamp, and settled himself to read.

The last of the twilight drained from the world, and the window-panes turned a burnished black. Through the half-open sashes sucked a warm little breeze, swaying the long lace curtains back and forth. The hum of lawn-sprinklers and the chirping of crickets and tree-frogs came with it.

One by one the lawn-sprinklers fell silent. Gradually there descended upon the world the deep, slumbrous stillness of late night: a stillness compounded of a thousand and one mysterious little noises repeated monotonously over and over until their identity was lost in accustomedness. Occasionally the creak of timbers or the sharp scurrying of a mouse in the wall served more to accentuate than to break this night silence.

Orde sat lost in reverie, his book in his lap. At stated intervals the student-lamp at his elbow flared slightly, then burned clear again after a swallow of satisfaction in its reservoir. These regular replenishments of the oil supply alone marked the flight of time.

Suddenly Orde leaned forward, his senses at the keenest attention. After a moment he arose and quietly walked toward the open window. Just as he reached the casement and looked out, a man looked in. The two stared at each other not two feet apart.

"Good Lord! Heinzman!" cried Orde in a guarded voice.

He stepped decisively through the window, seized the German by the arm, and drew him to one side.

"What are you doing here?" he demanded.

Heinzman was trembling violently as though from a chill.

"You must take me somewheres. I must talk with you and your goot wife. I haf somedings to say to you. I haf broke quarantine to gome and tell you. Dey are dere mit shotguns to kill me if I broke quarantine. And I haf left my daughter, my daughter Mina, all alone mit dose people to gome and tell you."

He wrung his hands dramatically, his soft, pudgy body shaking.

"Come with me," said Orde briefly.

He led the way around the house to the tool-shed. Here he lit a lantern, thrust forward one nail keg, and sat down on another.

Heinzman sat down on the nail keg, immediately arose, walked up and down two or three times, and resumed his seat.

Orde looked at him curiously. He was half-dressed, without a collar, his thin hair unkempt. The usual bright color of his cheeks had become livid, and the flesh, ordinarily firm and elastic, had fallen in folds and wrinkles. His eyes burned bright as though from some internal fire. A great restlessness possessed him. Impulsively Orde leaned forward to touch his hand. It was dry and hot.

"What is it, Heinzman?" he asked, prepared for the vagaries of half-delirium.

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OKLAHOMA'S BANK PLAN

How a New State is Working Out an Old Idea

By CHARLES N. CREWDSON

AT THE time when Bryan sprung his remedy for the recent panic and for all other panics, he, as every one else, figured that the United States Government would have to take the first step and that the States would follow. Briefly, the Bryan plan was this:

The United States Government was to colect from all National banks a tax of not more than one-tenth of one per cent. on the daily average deposits in such banks. This money was to be a fund from which to pay depositors who would otherwise lose their money in the event of the failure of a National bank. In a word, the United States Government was to insure every man who puts his money into a National bank so that he shall get his money back at once if that bank fails.

Mr. Bryan figured that the States would *follow the lead of the Nation*. But the States are taking action first. On December 17, Governor Haskell, of Oklahoma, signed a bill whereby the State of Oklahoma is to guarantee depositors. This, in brief, is the Oklahoma law:

On February 16, sixty days after the passage of the bill, every State bank in Oklahoma shall pay to the State Treasurer one per cent. of its average daily deposits, less the deposits of State funds properly secured, for the year previous. This money shall be a fund to pay at once depositors in a State bank when that bank closes its doors—less the amount necessary to pay bank commissioners, whose business shall be to supervise the business of the State banks. If banks fail, and there is a call upon this fund, the State shall levy an assessment upon all State banks to keep the fund up to one per cent. of the average annual deposits in the State banks. Many seem to think that the law is to collect one per cent. of the daily average deposits *each* year. This is a mistake. After the one per cent. has once been collected only enough will be collected in following years to keep the fund up to one per cent. of the daily average deposits. Another feature of the Oklahoma law is that the managing officers of a State bank shall not loan money to themselves; if they do the offense is larceny to the extent of the amount they loan themselves. Banks in towns of under twenty-five hundred inhabitants must keep on hand twenty per cent. of their deposits; in towns of over twenty-five hundred inhabitants must keep on hand twenty-five per cent. of their deposits. One-third of this shall be actual cash, two-thirds may be balance due from other banks. No more than twenty per cent. of the capital—not of the deposits—shall be loaned to any one individual or corporation.

Under the Oklahoma law National banks may come in on the same terms as State banks, if the National banks wish to.

The Squirming of the National Banks

Governor C. N. Haskell, who was the first to put the guarantee plan at work, says of the attitude of the people of the State to the law: "Farmers and people who work with their muscle for a living, and merchants to a man, are pleased with the law. State banks in Oklahoma, with the exception of two, favor the measure. Up to January 28 forty-seven National banks had made application to have their banks examined that they may come in under the law. To draw a line: all banks with a capital of less than fifty thousand dollars want this law. Most banks of over fifty thousand dollars capital stock want no law at all."

"But," the Governor was asked, "what are these National banks that don't want to come in going to do?"

"Come in!" The Governor's sawlike voice struck the centre of the knot. "They'll have to."

With this the Governor picked up a circular letter and a printed sheet headed: "Constitution and By-Laws of the National Banks Depositors Insurance Company."

"The big National banks are trying to squirm around our proposition," continued the Governor. "They met the other day and sent out a circular letter to all National banks stating that they would have to try to do business without protection, or become State banks, or organize an insurance company. The committee came to me and asked me what I thought about it. Their plan was to put up interest-drawing municipal securities to the extent of one per cent. of their deposits—not plain, straight money. I told them that they were trying to buy a sealskin sacque at a bargain counter for a quarter. The truth is the people will have more faith in the rich acres of the whole of Oklahoma than they will in an insurance company composed of a part of the people. They, the National bankers, say in their constitution: 'In case any bank so insured becomes insolvent this corporation may arrange through the stockholders, or with the Comptroller of the Currency, to open said bank and restore the impaired capital, or *may* take over the assets and pay the depositors.' Their plan is a *may*, with municipal bonds to fall back on. Our plan is a must, with the real coin on hand. Now, what do you think the people are going to do? Put their money in a guaranteed National bank, or put it in a secure State bank?"

Being Courteous to the Comptroller

"But, Governor," the interviewer remarked, "National Comptroller of the Currency Ridgely will not let the National banks of Oklahoma come in on your plan."

"That's a little kink I'm trying to straighten out to-day," answered the Governor. "Section 4 of our law states that National banks may come in the same as State banks, provided the Comptroller of the Currency gives his consent. We thought we would extend a little courtesy to the Comptroller, but if he doesn't want to take it we will cut that out and go ahead anyhow. Here is a telegram sent to our United States Senator, Owen, at Washington. In this telegram I have told the Senator that we would cut out that part of the law requiring the Comptroller's consent, and that we would limit the amount of interest that banks could pay for deposits to three per cent., and not allow banks to accept as deposits more than ten times the amount of their capital stock without increasing their capital. We will chop off any possibility of wildcat banking. Senator Owen has wired back that he thought this would go through with these restrictions—that the suggestion would be acceptable. A vote of the stockholders of any National bank would give complete justification for the purpose of insurance under the State plan. This will arrange matters so that the National banks can take advantage of the Oklahoma State bank law.

"Down here in Oklahoma we feel that the banking business is a semi-public business, and above all things else that the people who put their money in a bank should feel that what they put in they can get out. You would be surprised to see the number of letters that have come in from people in surrounding States who say they are going to withdraw their money from their banks which are not guaranteed and put it into Oklahoma State banks which are guaranteed. This will make the other States get busy and do what we have done. Kansas has to-day passed laws guaranteeing depositors. Oklahoma is the middle of the pond in which the pebble has been cast. What we have done here will spread all over the United States, and spread fast."

Before calling on the Governor I had, during the previous four weeks, been over a large section of Oklahoma and talked with many people, including bankers, about the Oklahoma banking law. I asked a livery-man who was driving me how he liked it.

"Well, I'll tell you, pardner," answered my driver. "When things was a-poppin' round here I felt kind o' juberous about the little wad I had in the bank, an' if I could 'a' got her out I'd 'a' stuck mine in my jeans and took chances on some feller's getting it away from me; but now I'm feeling comf'table, an' everybody I know of feels the same. It hits me this is a blamed good law we orter had a long time ago. But it 'pears like people learn somethin' every day."

One day I talked with a farmer, as we toasted our shins around a stove in the back end of a store. "This law," said the man, bundled up in his sheep-lined duck coat, "makes me feel good and comf'table. When the bankers got tight I brought in my bale o cotton, and I couldn't get money enough to buy a side of bacon and a sack of flour. Of course, they were willing to give me some of their scrip, but I dutn't know how good that was, and I'd rather have the greenbacks any time than this here scrip. 'Pears to me like this is a powerful good law, and all the people out my way likes it. We have to borry a little money every year while we work our crops, and we have got to put a plaster on everything we have to get it. If Mr. Banker comes and squeezes us we have to lose lots more than we bargained for. And then it 'pears to me like when a man has got something to sell that somebody else wants to buy, they orter be money enough floating round to make a swap."

The merchants I have met in Oklahoma, and I have questioned hundreds of them, to a man are pleased with Oklahoma's new law. One of them, speaking practically for all, had this to say: "Most merchants, twice a year at least, need to borrow money to discount their bills. Ordinarily we can borrow money for from eight to ten per cent. per annum, and by discounting our bills make from two to three times this rate of interest. In fact, the discount that a retail merchant takes is a big part of his net profit. If we can borrow from our home banker and discount with the wholesale man in Kansas City, or St. Louis, or Chicago, or New York, this strengthens our credit. Credit helps us to extend our capital, and to make more money, than if we depended upon our capital alone."

The busy bees of business—traveling men—are now thick in Oklahoma. They all report business good.

As the Bankers See It

Before talking with Governor Haskell I had also talked with many bankers throughout Oklahoma.

I had found that what Governor Haskell had said in relation to how the bankers liked the new law was correct. Nearly all of the State banks like the law. Many of the National banks in Oklahoma like the law. Many of the bankers think that, instead of an assessment of a straight one per cent. of their average daily deposits right hot off the bat, they should be compelled to put in (as is now the law in Kansas) only one-fifth of one per cent. each year. Still, most of the bankers in Oklahoma on whom I called would rather have the present guarantee law whereby they must pay out one per cent. of their average annual deposits, instead of having no guarantee law whatsoever. One banker's opinion, which is practically the opinion of many bankers, is that "this is the best banking law in the United States to-day; it practically provides for the bankers what the big insurance companies provide for the merchant—*insurance*. If the people feel that the banks are secure they will put their money in the banks instead of keeping it in their pockets. Our deposits will be much larger. We can, furthermore, loan with safety a heavier percentage of our deposits because we need not be afraid of a 'run.' The amount of interest that we can make from additional loans, that we can make with greater safety, will many times over pay this tax which we pay for insurance."

In a nutshell, the people of Oklahoma who are not bankers are pleased with their new banking law; those who have State banks for the most part are pleased with it, and *they are the ones who must pay the tax*. Many of the National banks are kicking about the law, but, as Governor Haskell says, "they will have to come in."

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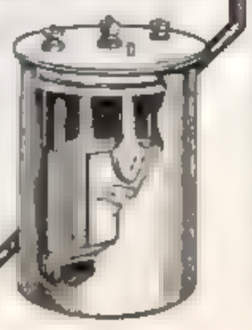

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LIFE IN SPIGOTTY LAND

(Continued from Page 4)

room and for $2.75 a day for meals. You can compromise on the meals if you like and take only those you want, paying fifty cents for breakfast, one dollar for luncheon and one dollar and a quarter for dinner. If you are wise you will compromise, for, just at present, the Government seems to have an idea it must make money out of the hotel, and, while the rooms are excellent, the food is hardly up to what might be expected with the United States as the landlord. Moreover, the portions are so small it takes everything on the bill-of-fare to make a meal, and then nobody suffers from overeating. In fact, the Government is stingy. When you order bacon for breakfast and get one piece, about two inches long and an inch wide, it begins to look as if somebody had criticised the commission for being too lavish with food. All the portions are on the same scale. The United States can go on record as conducting a hotel where positively less food for the price is served than in any other place in the universe. The explanation is that the transients are given the same fare as the regular boarders and that the regular boarders get their accommodations for a small price, which makes one pity the regulars.

The Tivoli is a temperance hotel. Mr. Taft attended to that when he became a candidate for President. Of course, there are rooms that cost less than five dollars a day and there are some at seven and a half. The meal prices do not vary, but there is an *à la carte* service. I stayed at the Tivoli seven days and oranges were served once at breakfast. You can buy good oranges anywhere on the Zone for a few cents a dozen. The finest pineapples in the world come from Taboga Island, a few miles from Panama, but the United States, landlord, does not seem to know it. There was not such a thing as a lime in the house, apparently, when I was there, but limes cost practically nothing in the market. Uncle Samuel, it seems, exhausted all his ideas about hotels when he built the Tivoli. He blew himself regardless on the building and is now trying to make even by cutting down on the food.

Out on the Zone, in the mess-houses, the exact reverse of this condition is apparent. The mess-houses are plain and substantial buildings, with no frills about them, and the meals are plentiful and good. I ate at several of them, where there had been no previous warning that the party I was with was coming. We took pot-luck and had a good soup, excellent beef, five vegetables, two kinds of dessert, and coffee and iced tea or distilled water. The employees get these meals for thirty cents, gold, apiece. The wayfarer pays fifty cents. It wouldn't be a bad scheme if the Tivoli commissary was run more on the mess-house plan.

Good Times for the Girls

Still, the Tivoli fills a big place in the enjoyment of the Zone people. It is a gathering point. The young women gave a leap-year dance there a few weeks ago that was as pretty an affair of its kind as can be imagined, and was attended by as well-dressed, well-groomed and happy people as would be found at a dance anywhere. Great preparations are now under way for a flower-dance intended to eclipse anything of the kind ever given on the Isthmus, and the young girls and the young matrons are planning the most elaborate gowns for the function. Nearly every afternoon the ladies of Ancon and their friends who are in from along the line come in for afternoon tea. Two thousand miles from home. Pshaw! They look as if they had dropped into Sherry's.

They give excursions to Pearl Island and to Taboga. They go out on the savannahs, horseback riding and in carriages, where the United States has built four miles and a half of fine macadam road. They have their dinners and their receptions and their bridge-whist parties, and there is a federation of women's clubs with twenty or more flourishing organizations in it. There are Masonic and Elk and Red Men and all the other secret society lodges with large memberships, and one or two societies organized on the Isthmus, like the Kangaroos, which have protective and sick-benefit features. There are social and chess and various other kinds of clubs by the score.

These social organizations have come with the development of the work and its systematization. The early workers, the pioneers, had a legitimate protest because of the lack of amusement. Before the women came in numbers there was little to do but to drink in time off. The men were discontented and inclined to be dissipated, for which nobody can blame them, for there was no other form of relaxation open to them. There was nothing else to do. Of course, there are opportunities to drink now. There are thirty-four saloons on the Zone, but under the rules of the commission these are drinking places and nothing more. No saloon can have a table or a chair in it. Nobody is allowed to loaf in them. The saloon is a room with a bar in it and nothing else. A man who goes in goes in for the specific purpose of getting a drink, and must not linger over it, either.

It is quite likely some of the younger men have drinking parties in their rooms, just as young men at college do, but the fact is there is remarkably little drunkenness on the Zone, and order and decency prevail. The commission met the demand for amusement in a thoroughly practical way. Four club-houses were built at an expense of approximately thirty-five thousand dollars each. Carefully picked men, with experience in the United States, were sent to run these club-houses. Any man can join by paying a nominal fee. These club-houses are now admirably equipped. There are billiard and pool tables, bowling alleys, gymnasiums, reading and card rooms and a lecture hall in each. The papers and magazines from the United States are plentifully supplied, and each has a library of six hundred books.

Isthmian End-Men's Gags

They have billiard and pool and bowling tournaments, athletic competitions, basketball and all sorts of contests. Lecturers and small concert companies are brought to the Zone. The young men give entertainments of their own, principally minstrel shows. The minstrel shows are a fixed feature of life in Spigotty Land. There are many clever men among the Americans on the Zone and they go in for grinds on the people all along the line. Although all jokes are carefully vised, the censor lets the minstrels take cracks at everybody, and the high officials get their medicine along with all the rest.

"I do like that man, Colonel Gorgas," said one end-man at a recent show. "He saved my life once."

"How was that?"

"Why, I was very sick, and I had a doctor from the Ancon hospital and got worse, and a doctor from Cristobal and got worse. Then I decided to send for the head doctor of them all, and I summoned Colonel Gorgas."

"I suppose he pulled you through?"

"No, but he saved my life, just the same. He didn't come."

These club-houses are social centres in their way. They sell ice cream and ice-cream soda and all sorts of soft drinks, and are filled every evening with men and their wives and families who are there to get an ice or a cool drink. They are very popular, and the young men who are running them know their business and are earnest and hardworking. The club-houses have done more than any one other institution on the Isthmus to bring about contentment, and with it increased efficiency in the work.

Out-of-door sports are not neglected. Each club-house has a physical director. They had the first annual field day early in the year and the exhibition was most creditable. Two years ago the first league ball game was played on the Isthmus. Now they have several fine baseball parks, well equipped, with a Zone league that plays during the dry season.

Everybody is a baseball fanatic. The clubs began with Zone amateurs, but as competition became hot league players were imported from the United States. I went to an amateur game on February 9, near Empire, between Empire and Culebra, that was as exciting and interesting a game of ball as I ever saw, and I was a baseball reporter for some years, at that. There is great rivalry between Empire and Culebra, which are adjoining towns. This was an important game to everybody on the Zone, and particularly important to the Empire

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and Culebra people, who had been talking for weeks of what would happen when the two teams got together.

The game was called at half-past two. At that time a large grandstand was filled with ladies in white dresses and men in white clothes, and the bleachers were jammed. Men sat on the grass along the side lines, apparently careless of the heat of the sun. It was a typical American baseball crowd, alert, well-dressed, enthusiastic to the degree of temporary insanity, and impartially joshing everybody in sight. The spirit was the same as that of a college game. The cheering was as vehement as if it had been organized by professional cheermasters. The Empire people were cocky and the Culebra people certain they couldn't lose, and they all said so through megaphones and by the aid of voices that have not deteriorated any in the tropics. They personally advised the players, had comments for the box-holders and high officials present, and, when the game got under way, were bereft of reason over every good play. It was a lively, snappy game, with plenty of hitting, some sharp fielding and many exciting phases. Culebra won, four to three, to the frantic joy of the partisans of that club and the mighty gloom of the Empire people. There was as much, or more, genuine enthusiasm as you would see at a game between Yale and Harvard—good, American enthusiasm over a good American game—and yet, two years before, that park was a jungle.

Two amateur papers are published by the canal employees. One is called the Cheese Cutter, and is put out at Culebra. This is typewritten and circulates from hand to hand. It costs twenty-five cents, gold, to read it. It is filled with sharp hits at the Americans in and about Culebra and along the line, and with satirical stories concerning the doings of well-known people. The other was started as the Colon Knocker but its name has been changed to the Sanitary Knocker, and it now knocks everybody on the Zone in a good-natured way. This paper is more ambitious than the Cheese Cutter, for it boasts an editor and a business manager, and is regularly printed and distributed. It is filled with bright paragraphs and pays particular attention to the lofty persons who are at the head of the organization. Even the President comes in for a dig or two, and some heed is paid to Congress, although the doctors and nurses and sanitary people generally get the most attention. The whole Zone eagerly awaits the Cheese Cutter and the Knocker, and the jokes are retailed from Colon to Panama.

All in all, life in SpigottyLand is pleasant.

To be sure, there are housekeeping trials. Panama produces nothing to eat except fruit, and sometimes the commissary fails and no food comes, which usually happens when guests are to be in to dinner. The servant question is as perplexing as it is in the States. Most of the women not of the highest salaried class do their own work. Others use Jamaica negro women and get along as best they can. Fresh eggs are the greatest luxury. Still, the commissary usually has what is wanted, and the table can be kept from getting monotonous. There are one or two delicious native fishes.

The machine is now running like clockwork. Difficulties that seemed insuperable have been smoothed out. There is grumbling, of course, and some discontent, but, as a whole, the Americans are satisfied, for the life can be made pleasant, and the mere connection with such a wonderful work is a good deal of reward in itself for the disadvantages that must be endured.

Editor's Note—This is the first of a series of articles resulting from Mr. Blythe's recent visit to the Isthmus in behalf of this magazine. The second article will tell something of the actual digging of the Canal: of how it is being done and of the men who are doing it

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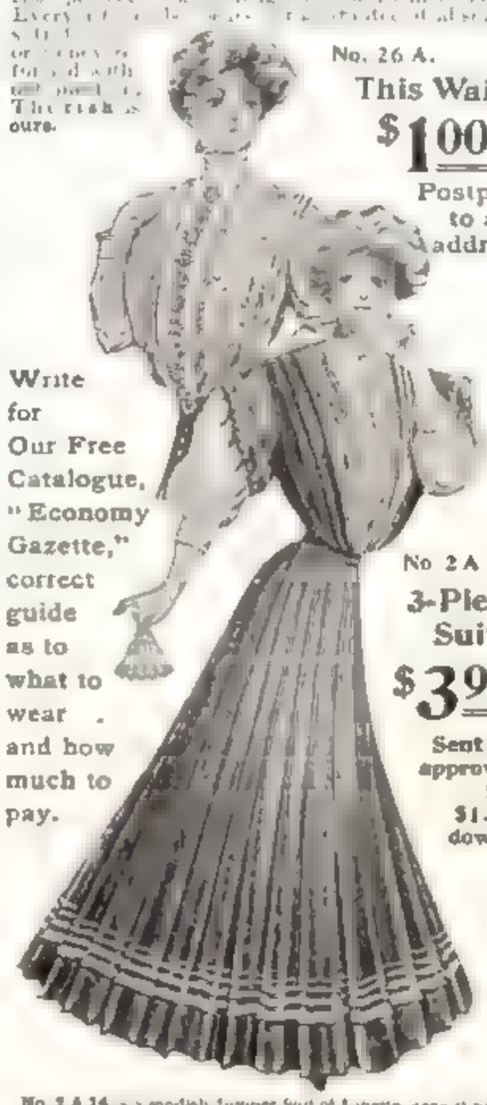

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Sense and Nonsense

"I Want to Get My Teeth Fixed."
"You Will Have to Wait, Sir."
"Oh, I Can Leave Them and Call Again."

Behind the Throne

SENATOR T. P. GORE, the new representative of Oklahoma in the upper house at Washington, is beginning to learn that the wheels of National legislation, though they may grind exceeding fine, turn just about as slowly as the turners dare to turn them, and that the quality of the flour produced depends a good deal on who it is that brings the grist to the mill.

"However," said Mr. Gore recently, "I have one optimistic colleague among the newcomers. This new Senator went home the other day, and was thrusting out his chest among his constituents.

"'Do you find it hard,' somebody asked him, 'to push through the legislation you desire?'

"'Not at all; not at all,' was the answer. 'When Aldrich and I agree on a bill we can always pass it.'"

The Face and the Figure

"Your bathing-suit!" her husband cried,
"I really cannot bear it.
I do not see at all how you
Can have the face to wear it!"

She tossed her head and then indulged
In something like a snigger.
"I may not have the face," she said,
"But, oh, I've got the figger!"

But It's Not on the Coins

LESLIE MORTIER SHAW, once a Presidental possibility and still Barkis, has had an intimate acquaintance with three Chief Executives, and doesn't mind saying so. Once, before he gave up being a watch-dog of the Treasury and became a retriever in Wall Street, he was telling Mr. Roosevelt about the other two.

"Mr. President," said Mr. Shaw, "it seems to me that, in the matter of the man in the White House, God has always been very good to this country. Partisan though I am, I believe that if Mr. McKinley had been President when Mr. Cleveland was we would have had free silver, and, by the same token, I believe that if Cleveland had been President when McKinley was we would never have avenged bleeding Cuba on Spain."

Mr. Roosevelt thought it over and finally declared that he believed Mr. Shaw was right.

"Yes, sir," continued Mr. Shaw, "God has been very good to this country in the matter of the men He put in the White House, and I believe"—here Mr. Shaw leaned over and laid his hand impressively on the President's knee—"I believe He still is."

For some moments Mr. Roosevelt looked long at the man from Iowa.

"Mr. Shaw," he at last answered, "I have great confidence in Him."

Sea-Craft

It must be easy, after all,
When it finds the waves asleep,
For a spanking breeze to bring a squall
From the cradle of the deep.

Improving on Acquaintance

"I cannot see," said Candid Clare,
"How, when you chance to pass
A mirror, Charley, you've the face
Ever to face the glass."

"I know," poor Charley answered her
With true humility.
"It is a homely face, and yet
I find it grows on me."

Pride of Birth

AS ANY of your friends will tell you, one of the great advantages of having opinions of your own is that you don't have to express them if you don't want to. But Mr. W. J. Bryan isn't the sort of a man to appreciate that sort of an advantage. He gets an opinion every time the clock strikes; he no sooner gets one than it begins to clamor for utterance, and, as he has a naturally tender heart, he just can't resist that clamor for more than five minutes on end.

Early in February, talking to some church-folk in Camden, New Jersey, it suddenly occurred to Mr. Bryan that perhaps the Darwinian theory didn't amount to much, and he told them so right away. He said:

"I haven't yet wholly accepted the theory of evolution. Nevertheless, I don't propose to quarrel with the evolutionists. If anybody finds any profit or satisfaction in tracing his ancestry to an ape, I would be the last to rob him of his pleasure. It merely seems to me that it's sometimes difficult to tell whether the race is coming from that animal or going toward it. However, you may trace your genealogy to a monkey if you want to; only, in that case, I must insist that you don't try to connect me with your family tree."

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WHEN BANKS FAIL

State Banks & Trust Companies

IN LAST week's article National bank failures and the methods employed in settling their affairs were explained. But National banks represent only the minority in the banking power of the United States, which, according to the latest reports, aggregates the immense sum of $17,824,800,000. The greater part of this is in State and savings banks and loan and trust companies, and it is with these institutions that we are now concerned.

In the first place, every State has some kind of supervision over the banking institutions which operate under charters issued by that State. Usually there is a separate department called the banking department which is in charge of a Superintendent. In some States, however, the supervision of banks is part of the work of some other department, as, for example, in Missouri, where it is attached to the Department of State, or in Georgia, where the State Treasurer is the official head of the bank examiners. The Superintendent of Banking bears the same relation to the State banks that the Comptroller of the Currency does to National banks. He has a force of examiners whose duty it is to examine regularly the books and securities of the banks. In many States the building and loan associations are thus supervised.

There is a big difference between the authority of the State Superintendent of Banking and that of the Comptroller of the Currency. The State official must invoke the aid of the courts to settle the affairs of a failed bank, while the Comptroller has power which enables him to go straight ahead without the aid of courts.

Let us take the concrete case of New York State, not only because its banks are the largest, but also because an explanation of the workings of its system perhaps will best explain the work elsewhere. The resources of the institutions under its supervision are $3,458,600,000, or one-fifth of the banking power of the United States. The headquarters are at Albany.

If a State examiner finds that the capital of a bank is impaired (wiped out by bad loans, for example), he reports it to the Superintendent, who orders the bank to make up the deficit. If this is not done within sixty days the Superintendent brings it to the notice of the Attorney-General of the State, who under the law has the right to appoint a receiver.

The causes of suspension in State institutions are the same as in National banks. The most common of these is the destruction of assets by bad or dishonest management. The usual procedure, as soon as the Superintendent of Banking is notified of the bank's unsatisfactory or insolvent condition and that it is unsafe for it to continue, is to order it closed. The Superintendent then puts an examiner in charge and posts the following notice on the door of the bank:

> This bank is closed by order of the Superintendent of Banking of New York State.

The Superintendent informs the Attorney-General, who appears before the nearest Justice of the Supreme Court and asks for the appointment of a receiver to take charge of the failed bank. If the bank is solvent and able to resume, the receivership is temporary. If the bank is insolvent the receivership is made permanent.

Protecting the Assets

Sometimes the State banks ask the Department to close them up. There was an example of this in New York City during the October panic, when ten institutions, including six banks and four trust companies, suspended. In every case the act of suspension was voluntary. Most of them were solvent, some could not get enough actual cash, others were involved in the questionable transactions of daring speculators. With the exception of one trust company, no receivers were appointed for three weeks in order to give the officials of the banks a chance to make plans, if possible, for resumption of business. In the mean time the banks remained in the hands of examiners, whose first duty is always to protect the assets for the benefit of the depositors. In such cases no one but officials of the Department have access to the

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funds and papers of the bank. Frequently the combinations on the safes are changed.

If the directors of the bank can submit a favorable plan for resumption and have enough actual money to pay depositors on demand, the Superintendent orders the bank reopened. Frequently the directors get the depositors to "sign off" their deposits. This means that the depositor agrees not to ask for the full amount of his deposit on the day the bank reopens. Here is a case in point. One of the New York banks that suspended last October owed its depositors $5,000,000. All the depositors save a number whose claims aggregated $500,000 "signed off." They agreed to demand ten per cent. of their money on the opening day; ten per cent. in three months; twenty-five per cent. in four months, and so on. But the Superintendent of Banking insisted that the bank have $1,950,000 in cash on hand before it reopened. Of this sum $500,000 was for the group that refused to "sign off," $450,000 was for the first installment of ten per cent., and the million was for reserve and emergency purposes. The bank is now open.

There is the same liability with bank and trust company stock as with National bank stock, the owners being liable for assessment for the par value of their stock. In the case of mutual savings-banks there is no capital stock, and, when they fail, the only chance the depositors have is through the conversion of the securities into cash. The failures among savings-banks are fewer than among other kinds of banks, because in many States the laws regulating the investment of their funds are very rigid. In New York State, for instance, there has only been one savings-bank failure in twenty years.

As in the case of insolvent National banks, the question arises: How do the depositors of State and kindred banks which have failed fare in the end? While the depositors of National banks have, in the main, the advantage of a speedier settlement (there being less legal red tape, among other things), the returns to depositors in other banks have, in many cases, been dollar for dollar.

During the banking year ending June 30, 1907, the total number of failures among State institutions was thirty-four, including ten State banks, twenty private banks and four trust companies. Their assets were $13,037,497, while their liabilities were $22,165,448. During the preceding year the number of similar failures was thirty-seven, with assets of $6,591,515 and liabilities of $7,187,858. Altogether, there have been 1822 failures among State institutions since 1864. The greatest number any year was in 1893, a panic year, when 261 closed their doors. These banks owed $46,766,818, and their depositors received $17,912,270 in dividends.

Closely allied with the settling up of failed State banks is the matter of cost of receivership. This is important to the depositor, because he has to pay it. The delay and expense of receivership constitute one of the grave defects of the system. You will recall that, in the case of insolvent National banks, the receiver is always a bank examiner appointed by the Comptroller. He receives for his work a certain salary designated by the Comptroller.

The receiver of a State bank or a trust company, on the other hand, is not always a trained man. Anybody may get the job. Since the appointment is made by the court, it often follows that a politician, or a man with a "pull" with the court, or with influence with the bosses of the party that elected the judge, is named. He must, in turn, hire people of experience to teach him his work, and this causes long and expensive delays. The receiver gets a stipulated per cent. of all the money he handles. In New York State it cannot be more than two and a half per cent. In some States it has been as high as five per cent. When the bank is a big one, and there are millions to settle up, the fee is a big one.

A FORTUNE IN SMOKE

(Continued from Page 11)

over to the court or lose more than there is in sight right here. But for Heaven's sake, man, remember the number and bring that back to me. I want it."

"Thanks," said J. Rufus. "If there's any left after I get through with it I'll bring it back," and he walked out, the admired of all beholders.

He headed straight for a bank, where he exchanged his crumpled money into nice, crisp, fifty-dollar bills, and then, with profound satisfaction, he strolled into his hotel and threw two hundred dollars in front of the manager. The circumstance, however, was worth more than money to him. It meant a renewal of his confidence. The world was once more his oyster.

V

THAT evening, just as he had finished a late dinner, a boy brought a card to him in the dining-room: "Mr. Joseph O. Meers."

"Meers!" read Wallingford to his wife. "That isn't one of the men I had to lunch, for none of that bunch would have an engraved card. Where is he?" he asked the boy.

"Out in the lobby, sir."

Wallingford arose and went with the boy. Sitting in one of the big chairs was the "Joe" from whom he had won the money that afternoon, and the man began to laugh as soon as he saw J. Rufus.

"So *you're* Wallingford!" he said, extending his hand. "No wonder I wanted to hunt you up."

"Yes?" laughed Wallingford, entirely at ease. "I had been expecting either you or a warrant."

"You can square that with a bottle of wine," offered the caller, and together they trailed into the bar, where, in a snug little corner, they sat down. "What I came to see you about," began Meers, while they waited for the wine to be made cold, "is this cigar-dealers' association that I hear you're doping up."

"Who told you?" asked Wallingford.

Mr. Meers winked.

"Never mind about that," he said. "I get it before the newspapers, and if there's a good game going count little Joseph in."

Wallingford studied this over a bit before answering. That afternoon he had decided not to invite Mr. Meers into the combination at all. He had not seemed likely material.

"I want to give you a little tip," added Mr. Meers, observing this hesitation. "No matter what the game is, you need me. If I see my bit in it, it goes through, but if I don't I'll bet you lose."

"The thing isn't a game at all," Wallingford soberly insisted. "It is a much-needed commercial development which lets the cigar store be a real business in place of a peanut stand. What I'm going to do is to consolidate all the small shops in the city, for the purpose of buying at large lot prices and taking cash discounts."

"That's a good play, too," agreed Meers; "but how about the details of it? How do you organize?"

"Make it a stock company," explained J. Rufus, expanding largely; "incorporate as the Retail Cigar-Dealers' Consolidation, and issue each man stock to the value of his present business; leave each man in charge of his own shop and pay him a salary equal to his present proved clear earnings; split up the surplus profits every three months and declare dividends."

"That's the outside," commented Mr. Meers, nodding his head wisely; "but what's the inside? Show me. Understand, Mr. Wallingford, except for a little friendly gamble like we had this afternoon, I only run a game from behind the table. I do the dealing. I'm not what they call rich back in the effete East, but I'm getting along pretty well on one proposition—*I always bet they don't!*"

"It's a good, healthy bet," admitted Wallingford; "but you want to copper it on this deal. This is a straight, legitimate proposition."

"Sure, sure," assented the other soothingly. "But where do you get in?"

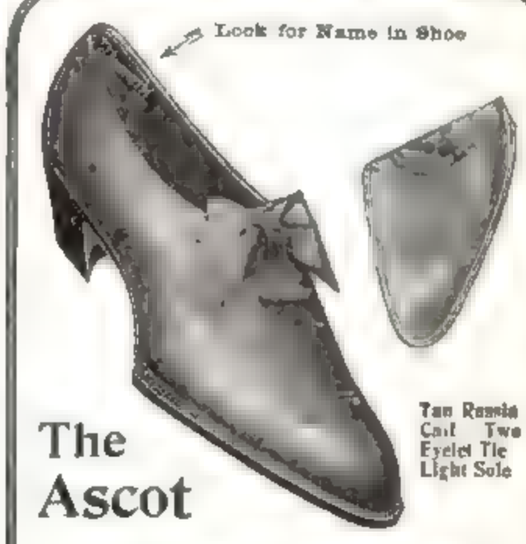
"Well, I'm going to finance it. I'm going to take up some of the stock and get my quarterly dividends. I'll probably buy a few stores and put them in, and I hope to be made manager at a pretty good salary."

"I see but I don't," insisted the seeker after intimate knowledge. "That all sounds good, but it don't look fancy enough for a man that's down on the register of this hotel for suite D. If you come in to get my store in the consolidation ——"

"Which I don't know whether I'll do or not," interrupted Wallingford.

"Wait and you will, though," retorted the other. "If you come into my place of

The Florsheim Shoe



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business to get my store in the consolidation, I say, how do you close the deal? I suppose I sign an agreement of some sort, don't I?"

"Well, naturally, to have a safe understanding," admitted the promoter.

"Let me see the agreement."

J. Rufus drew a long breath and chuckled.

"You're a regular insister, ain't you?" he said as he drew a carbon copy of the agreement from his pocket.

Mr. Meers read the paper over twice. The wine was brought to their table and served, but he paid no attention to the filled glass at his elbow. He was reading a certain portion of that agreement for the third and fourth times, but at last he laid it down on the chair beside him and solemnly tilted his hat to Mr. Wallingford.

"You're an honor to your family," he announced. "I didn't suppose there were any more games left, but you've sprung a new one and it's a peach!"

Wallingford strove to look magnificently unaware of what he meant, but the attempt was a failure.

"The scheme is so smooth," went on Mr. Meers with heart-felt appreciation, "that it strained my eyesight to find the little joker; but now I can tell you all about it. It's in the transfer of the stock, and here's what you do. The consolidation buys my place for, say, five thousand dollars, and gives me five thousand dollars' worth of stock in the consolidation for it. That's what this paper seems to say, but that's not what happens. It's *you* that buys my place for five thousand dollars and gives me five thousand dollars' worth of stock in the consolidation for it, and *you*, being then the temporary owner through a fake trusteeship, turn around and sell my business to the consolidation, the management of which is in your flipper through a board of dummy directors, for *ten* thousand dollars; and you have our ironclad contract to let you do this, though it don't say so! When you get through you have consolidated a hundred and twenty-five thousand dollars' worth of business into a two-hundred-and-fifty-thousand-dollar stock company, and you have a hundred and twenty-five thousand dollars' worth of stock which didn't cost you a cent. Say! Have this wine on me. I insist! I want to buy you something!"

Slowly Mr. Wallingford's shoulders began to heave and his face to turn red, and presently he broke into a series of chuckles that expanded to a guffaw.

"I don't see how I ever won that five hundred from you this afternoon," he observed, and shook again.

"The pleasure is all mine," said the loser politely. "Now, I'm sorry it wasn't a thousand. You're worth the money, and I'm glad I came to see you. Count me in on the Retail Cigar-Dealers' Consolidation."

"All right, sign the paper," said Wallingford with another chuckle.

"Watch me sign it—not," said Meers. "I'm too patriotic. I'm so patriotic that I hate to see all this good money go to a stranger, so I'm going to take sixty-two and one-half thousand dollars' worth of that free stock myself. I declare myself in. You hear me?"

By the time Mr. Meers was through talking, Wallingford was delighted so far as surface went, though he was already doing some intense figuring.

"I don't know but that it's a good thing you came to see me," he admitted. "However, I hope it don't strike you that I intend to give you half a nice ripe peach without a good reason for it. What do I get for letting you in?"

"That's a fair question. I guess you noticed that if we want to cut a melon or open a keg of nails over in my place we don't go down in the cellar?"

"I certainly did," admitted the big man with a grin.

"Well, that's it. I'm permanent alderman for the Fifth Ward, and every time they hold an election they come and ask me whether I want it served with mushrooms or tomato sauce. The job has belonged to me ever since I was old enough to lie about my age. What I say goes in the privilege line, and I guess a mere child could figure out what that privilege would be worth to the Retail Cigar-Dealers' Consolidation: the dice-box privilege; the back room privilege, with a nice little poker game going on twenty-four hours a day; faro if I want it. Why, I'm the man that stopped the 'ping-pong' game in this town so I could have a monopoly of it!"

"How soon can you be ready to incorporate?" asked Wallingford, satisfied to all external appearances; for this man could stop him. "To-morrow?"

"To-night, if you say so."

Wallingford laughed.

"It won't spoil over night," he said; "but there's just one thing I want to know: Is there anybody else to cut in on this?"

In reply, Mr. Meers slowly drew down the under lid of his right eye to show that there was no green in it, and when they parted an hour or so later it was with mutual, even hilarious, expressions of good will. Immediately thereafter, however, Wallingford retired within himself and spent long, long hours in thought.

VI

THE name of Meers was magic. It is quite probable that the magnetic Mr. Wallingford would have been able to carry through his proposed consolidation alone; but with the Fifth Ward alderman to back him his work was easy. A few of the small dealers were afraid of Meers, but they were also afraid to stay out. For the most part, however, they were glad to enter into any combination with him, particularly since it was tacitly understood that this would open up to them the much-coveted "ping-pong" privilege, an attraction which not only increased the sale of goods but gave an additional hundred per cent. of profit.

The first steps in the incorporation were taken the next day after the interview of Wallingford and Meers, and, within a few days, the Retail Cigar-Dealers' Consolidation was formally effected, even to the trifling little mummeries which covered the State's requirement of a certain percentage of "fully paid-up stock." Wallingford's share of the initial expense was one hundred dollars, but he had no mind to give up any of his precious pocket-money at this time.

"Suppose you just pay the whole bill yourself, and let us pay you," he suggested in an offhand way to Meers. "It looks so much better all in one lump."

Of course Mr. Meers was agreeable to this eminently respectable suggestion; but, when Wallingford handed over his own check, it was dated a week ahead.

"If this won't do you I'll have to give up some cash," he explained with an easy laugh. "I'm having some securities negotiated back East to open an account here, and it may take three or four days to have it arranged."

Meers heard him with a curious smile.

"I beat a pleasant stranger's head off once for putting up a line of talk like that," he commented; "but, of course, this is different," and he took the check.

He had become an enthusiastic admirer of Wallingford's undoubted genius, and at nothing was he more amused than by the calibre of the three other incorporators that had been chosen. Stock valuations were at once made for these three, at an exaggerated estimate of the value of their concerns, and, when they came to Meers himself, the same plan was followed.

"For," said Wallingford, "to make this strong you have to come in just like the rest, and I have to take up the balance of the stock right now as trustee."

Meers balked a trifle at that.

"I never feel so cheerful as when I'm my own stakeholder," he stated frankly. "When I hold all the coin it's a cinch I'll get mine, but when somebody else holds it I keep trained down for a foot race."

"Fix it any way to suit yourself," offered Wallingford with a carelessness that he was far from feeling. "If you can figure out a better stunt, show it to me."

Mr. Meers tried earnestly to think of a better plan, but was forced to concede that there was none.

"Oh, well," he gave in at last, "it don't matter. I'll have to rub salve on my fingers only for a week or so to cure that itch."

"Certainly," Wallingford assured him. "It won't take more than a week, after we get the stock certificates from the printers, to make all the transfers, and then we'll have from a hundred and twenty to a hundred and forty thousand dollars' worth to split up. If we can't make that yield us five or six thousand a year apiece, aside from salaries, the buying and manufacturing grafts and other rake-offs, we ought to have guardians appointed."

"Fine business," agreed Meers complacently.

That complacency, which meant forgetfulness of the fact that all the stock would be temporarily in Wallingford's hands and under his absolute legal mastery, was what J. Rufus wished to encourage, and to that

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end he arranged for "secret" meetings of the retail cigar-dealers during the constructive period. Here the promoter was at his best. Singly, his big impressiveness dominated men; in masses, he swayed them. Enthusiasm was raised to fever heat. Even the smallest among these men grew large. Individually they were poor; collectively they were rich. Outside the consolidation not one of them amounted to much; inside it each one was a part of a millionaire! In the business of cigar-selling a new era had come, and its name was Wallingford! By the close of the second meeting scarcely a small dealer in the town but had signed the cleverly-worded agreement.

It was while the stock certificates were being printed that Wallingford, who almost lived in the resplendent carriage these days, drove up to Ed. Nickel's place of business at a time when both the flabby solitaire player and the apathetic watcher had gone out to whatever mysterious place it was that they secured food.

"I say, Mr. Vice-President," asked Wallingford, addressing the amazingly spruced-up Mr. Nickel quite as an equal, "do you know where I could buy a nice house—one for about fifteen thousand?"

"I don't know, I'm sure," regretted Nickel, pleased to be taken thus into the great Wallingford's intimacy; "but there ought to be plenty of them. I wish I could figure on a house like that."

"Stick to me and see what happens to you," advised Wallingford, with no thought of the joke he was uttering. "There's no reason you shouldn't have anything you want if you just go after the big game. Watch me."

"But you've got money," protested the Vice-President.

"Did I always have it?" demanded the eminent financier. "Every cent I have, Mr. Nickel, I made myself; and you can do the same. The trouble is, you don't go in big enough. You have only a thousand dollars' worth of stock in our consolidation, for instance. You ought to have at least ten thousand."

"I haven't the money," said Nickel.

"How much have you?"

"Just a shade over five thousand. Say, man, I'm forty-six years old, and I been slavin' like a dog ever since I was sixteen. Thirty years it took me to scrape that five thousand together."

"Saved it!" snorted Wallingford. "It's no wonder you have but five thousand! You can't make money that way. You have to invest. Do you suppose Rockefeller *saved* his first million? Tell you what I'll do, Nickel. Can you keep a secret?"

"Sure," asserted Mr. Nickel, with the eagerness of one who has never been intrusted with a secret of consequence.

"If you want it and will pay for it on delivery next Saturday, I can scheme it for you to take up an extra five thousand dollars' worth of stock in the consolidation; but, if I do, you must not say one word about it to any one until after everything is settled, or some of these other fellows will be jealous. There's Meers, for instance. He's crazy right now to take over every share of the surplus, but, between you and I, we don't want him to have such a big finger in the pie."

"I should say not," agreed Mr. Nickel emphatically. "He's too big as it is. Why, he pretty near runs this town."

"He can't run the consolidation. I'll tell him that!" declared Mr. Wallingford with much apparent heat. "It's *my* project, and I'll favor whoever I want to. But about this stock, old man. You think it over, and if you want it let me know by not later than to-day noon. If it isn't spoken for by that time I'll take it myself; but remember, not one word!"

Mr. Nickel promised, on his honor as a man and his self-interest as a favored stockholder, to say nothing, and Wallingford started out. At the door he turned back, however.

"By the way," said he, "when we get going I've made up my mind to push the Nickelfine and the Double Nickel brands. I've been trying those two boxes you gave me and they're great. But don't say anything. Jealousy, you know!"

Mr. Nickel put his finger to his lips and smiled and bowed significantly. Fine man, that Wallingford! Knew a good thing when he saw it, and common as an old shoe, in spite of all his money. Regular howling swell, too.

The regular howling swell was at that very moment on his rubber-tired way to the shop of Alfred Norton, where he made a similar proposition to the one he had made Nickel. In all his manipulating he had kept careful track of the gentlemen who had or who might have money, and now he made it his business to visit each of them in turn, to talk additional stock with them and to bind them to inviolate secrecy. For three days he kept this up, and on Friday evening was able to mop his brow in huge content.

"Fanny," he opined, "you have a smart husband."

"That's the only fault I have to find with you, Jim," she retorted, smiling. "What have you done this time?"

"I've just tapped Mr. Joseph O. Meers on the solar plexus," he exulted. "I'll show that gentleman how to horn into my game and take the rake-off that's coming to a real artist! He's dreaming happy dreams just now, but when I leave town with the mazuma he'll wake up."

"I thought you were going to stay here," she objected with a troubled frown.

He understood her at once, and reached over to stroke her hair.

"Never mind, girl," he said. "I'm as anxious now as you are to settle down," and he glanced at the fluffy white sewing in her lap; "but this isn't the town. I had a nice clean business planned here, but the village grafter tried to jiu-jitsu me, so I just naturally had to jolt him one. I'll clean up about a hundred thousand to-morrow, and with that I'll go anywhere you say and into any business you pick out."

"Who loses this money, Jim?" she suddenly wanted to know. "I'm more particular than ever about it just now. I don't want to take a dollar that isn't right."

Again he understood.

"Don't worry about that," he replied seriously. "This money is legitimate water that I am squeezing out of a reorganization. The drag-down I get is simply my pay as promoter and organizer, and is no bigger percentage than other promoters take when they get a chance."

He had never taken so much pains to justify himself in her eyes, and she felt that this was due to a new tenderness. What if the wonderful influence that was dawning upon their lives should make a permanent change in him?

There came a knock at the door. Wallingford opened it and was confronted by a tall and stoutly-built gentleman, who wore a blue helmet and numerous brass buttons upon his clothes.

"Mr. Wallingford," said the caller, with a laborious wink and a broad brogue, "could ye step across to the courthouse wid me a few minutes and sign them papers?" and then, when Wallingford had stepped outside, he added: "'Twas on account of the lady I told ye that, but, on the level, I'm after arrestin' yez!"

"What's the charge?" asked Wallingford, with a tolerant smile, knowing his entire innocence of wrong.

"Obtainin' money under false pretenses."

Wallingford whistled and, still unworried, excused himself for a moment. His statement to his wife was characteristic.

"I'll be back in about an hour," he said, "but I don't feel safe with so much wealth in my clothes when I'm out with a policeman," and with a laugh he tossed into her lap practically all the money that he had—an even fifty dollars.

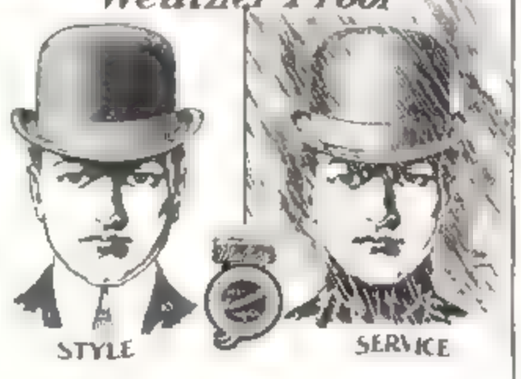
VII

OF COURSE, J. Rufus Wallingford sent immediately for Joseph O. Meers, and that gentleman came at once.

"Lovely place to find your old college chum," the prisoner cheerfully remarked. "I wish you'd go find out what this charge is all about and get me out of this, Meers. It might hurt the consolidation if it becomes known. There's a mistake some place."

"Oh, is there?" Mr. Meers wanted to know. "I'll bet there ain't a mistake, because I'm the baby that secured the warrant, and I'm going to send you over. Tried to double-cross me, didn't you?" he asked pleasantly. "Well, it can't be done. Any grafter that tries to hand me the worst of it is going to find himself sucking at the sour end of a lemon—quick. So I was to be the mark, eh? Just because there wasn't a paper signed between us to show that I was entitled to half that surplus stock, you was going to sell the bunch of it and make a quick get-away. I was to be the fall guy for that nice little futurity check, too! You remember that little old hundred, don't you? Well, it got you. I

Mallory
CRAVENETTE HATS
Weather Proof



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was hep to you day before yesterday, but your date didn't run out on that check till to-day, so I waited; and I'm going to send you over the road for as long a stretch as a good lawyer can hand you. Now, stay here and rot!" and Joseph O. Meers, highly pleased with himself, walked out.

Jail! Mr. J. Rufus Wallingford, to whom tufted carpets and soft leather chairs were not luxuries but necessities, looked around him with the nearest substitute for a "game" grin that he could muster, and the prophetic words of Blackie Daw recurred to him:

"Our turn's next!"

"It's a fine joke I played on myself," he mused. "Me, that six months ago had a million in sight and that two hours ago had a hundred thousand cinched for to-morrow, to lose out like this; *and for a hundred dollars!*"

That was the rub! To think that, after all these years, during which he had conducted his pleasant and legally safe financial recreations with other people's money upon a scale large enough to live like a gentleman, his first introduction to a jail should be because of a miserable, contemptible hundred dollars! *Why* had he forgotten that check? *Why* had he been fool enough to think he could swear a lot of spineless jellyfish to secrecy? *Why* hadn't he been content with half? It served him right, he admitted, and unless Meers relented, the penitentiary yawned its ugly mouth very close to him. At any rate, he was now a full-fledged member of the largest organization in the world—the Down-and-Out Club.

It was queer that in all this thought there came no trace of regret for what he had done; there came only regret for the consequences, only self-revilement that he had "overlooked a bet." His "conscience" did not reproach him at all, except for failure, for, monstrous as it may seem, to his own mind he had done no wrong! Nor had he meant any wrong! With no sense of moral obligation whatever—and no more to be blamed for that than another man is for being born hunchbacked—he merely looked upon himself as smarter than most men, doing just what they would have done had they been blessed with the ability. Only at last he had been unfortunate! Well, the joke was on him, and he must be a good loser.

The humor of the situation rather wore off when, after a night upon a hard pallet and a breakfast of dry bread and weak coffee, he sent a message to Ed. Nickel and learned from that indignantly virtuous citizen that he would have nothing to do with swindlers! Then he sent word to his wife, and the answer he got to that message was the last straw. Mrs. Wallingford had quitted the hotel early that morning! He was sure of her, however. She would turn up again in her own good time, but what could she do? Nothing! For the first time in his life, the man who had never thought to have need of a friend outside a few moral defectives of his own class, realized what it is to be absolutely friendless. There was no one left in all this wide world upon whom he could make any demand of loyalty. Blackie Daw a fugitive, Billy Riggs a convict, all the old clan scattered far and wide, either paying their penalty or, having transgressed the law, fleeing from it—the universe had come to an end.

Hour after hour he spent in trying to think of some one to whom he could appeal, and the conviction gradually burned itself in upon him that at last he was "up against it." It was a bad mess. He had made no deposit whatever in the local bank upon which he had drawn that check, though he had intended to do so. Moreover, Meers could show his intended bad faith in the other matter between them; and, besides all that, the alderman cigar-dealer had a "pull" of no mean proportions. It had seemed impossible, the night before, that he who had dealt only in thousands and hundreds of thousands should be made a felon for a paltry hundred. It had seemed too absurd to be true, an anomalous situation that a day would clear up and at which he could afterward laugh. Even now he joked with the turnkey, and that guardian of social recalcitrants was profoundly convinced that in J. Rufus Wallingford he had the swellest prisoner upon whom he had ever slid a bolt. The policeman who arrested him and the judge who next morning remanded him for trial shared that opinion, but it was a very melancholy satisfaction.

After his preliminary hearing he went from the city prison to a more "comfortable" cell in the county jail, to think a number of very deep thoughts. Not a friendly eye had been turned on him but that of Joseph O. Meers, who had come around to see the fun. Mr. Meers had been quite jovial with him, had handed him a good cigar and told him the latest developments in the Retail Cigar-Dealers' Consolidation. He was reorganizing it himself. It was really a good "stunt," and he thanked J. Rufus most effusively for having started it. This was "kidding" of a broadgauge type that Wallingford, for the same reason that a gambler tries to look pleased when he loses his money, was bound to enjoy very much, and with right good wit he replied in kind; but in this exchange of humor he was very much handicapped, for really Meers had all the joke on his side.

Another restless night and another dreary day, and then, just as he had begun sincerely to pity himself as a forlorn castaway upon the barrenest shore of all living things, there came visitors for him, and the turnkey, with deference, threw open his cell and led him out to the visitors' cage.

His wife! Well, he had expected her, and he had expected, too, since this great new tenderness had come upon her, to find her eyes suffused with bravely suppressed tears, as they now were; but he had never expected to see again the man who was with her. E. B. Lott!—the man to whom he had once sold rights-of-way to a traction line which he had never intended to build!—one of his most profitable victims!

"So they got you at last, did they, Wallingford?" said Lott briskly, and shook hands with him, positive pleasure in the meeting beaming from his grizzled countenance. "I expected they would. A nice little game you played on me up in Battlesburg, wasn't it? Well, my boy, it was worth the money. You really had a valuable right-of-way, with valuable franchises and concessions, and the Lewisville, Battlesburg and Elliston Traction Line is doing a ripping business; so I'll forgive you, especially since you're not an individual criminal at all. You're only the logical development of the American tendency to 'get there,' no matter how. It is the national weakness, the national menace, and you're only an exaggerated molecule of it. You think that so long as you stay inside the *law* you're all right, even morally; but a man who habitually shaves so close to a narrow edge is going to slip off some time. Now you've had your dose, and I shouldn't wonder but it *might* make a man of you. Your fine little wife here, who hunted me up the minute she found out your real predicament, swears that it will, but I'm not sure. You're too valuable, though, to coop up in a penitentiary, and I'm going to buy you off. I can use you. I've been in the traction business ever since the first trolley touched a wire, and I never yet have seen a man who could go out and get a right-of-way for nothing, as you did, nor get it in so short a space of time, even for money. We expect to open up two thousand miles of lines this coming year, and I'm going to put you on the job. I can't fix it to make you such quick riches as you can rake in on crooked deals, but I'll guarantee you will have more in the end. It's a great chance for you, my boy, and just to protect you against yourself I'm going to hire a good man to watch you."

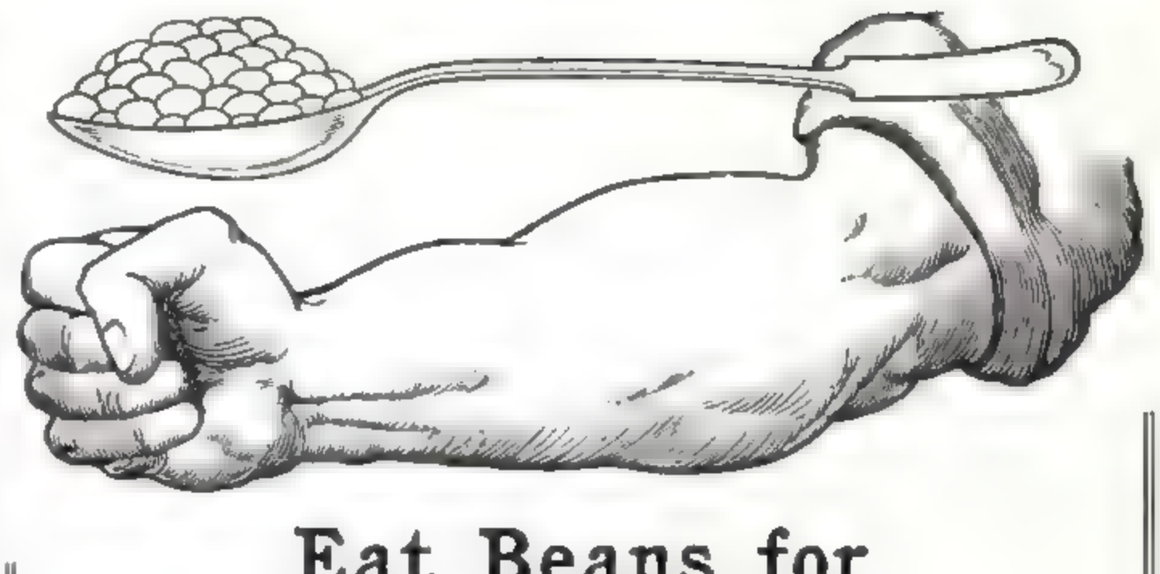
Wallingford had already regained his breadth of chest, and now he began to laugh. His shoulders heaved and the hundred jovial wrinkles about his eyes creased with the humor of the thought that had come to him.

"You had better hire three," he suggested, 'and work them in eight-hour shifts."

Nevertheless, there was a bit of moisture in his eyes, and his hand, dropping down, sought his wife's. Perhaps in that moment he vaguely promised himself some effort toward a higher ideal, but the woman at his side, though knowing what she knew, though herself renewed and made over wholly with that great new reason, though detecting the presence of the crippled moral sense that was falling back baffled from its feeble assault upon his soul, pressed her other palm over his hand protectingly, and shook her head—for at last she understood!

Upon thistles grow no roses.

Editor's Note—This is the last of the series of stories by Mr. Chester, telling of the schemes and adventures of J. Rufus Wallingford.



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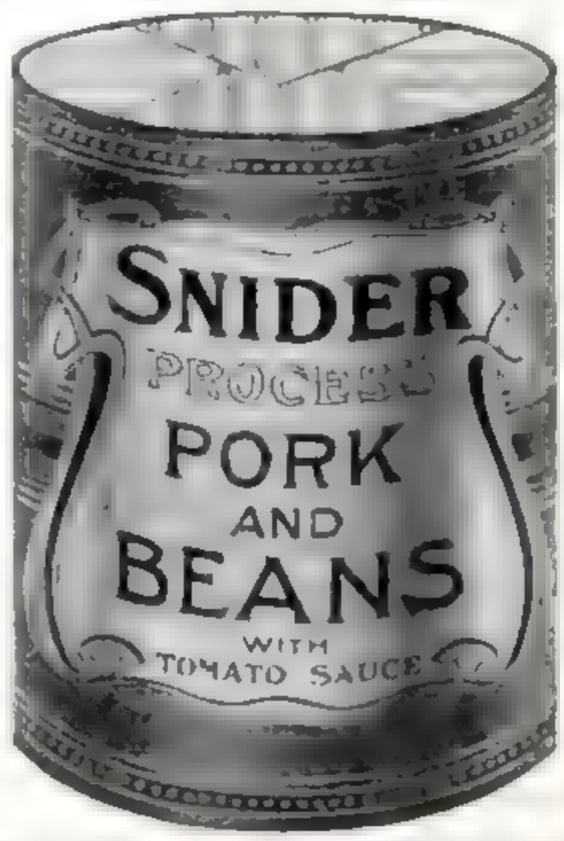

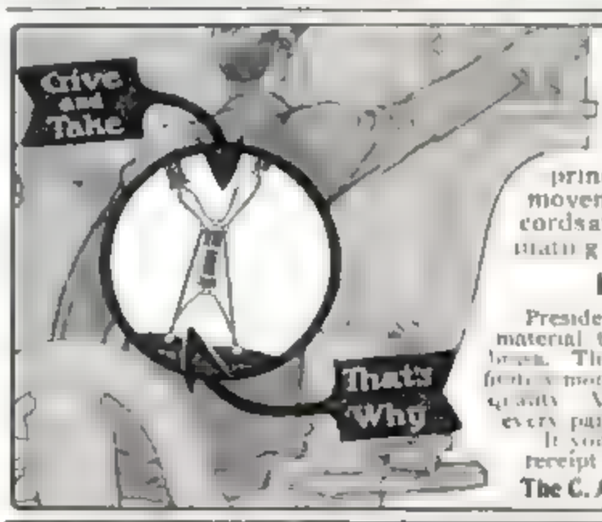

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THE WHITE LIGHT OF PUBLICITY

(Continued from Page 6)

"Brown would never drive any one to suicide, unless it was Louise Lonsdale. Brown had heard all about the lady for a long time. He had seen her beautiful, hard face on the stage, and he had heard very hard stories about her off the stage, but he contended that no one so beautiful could possibly be so hard. Pulchritude counts for a good deal with Brown."

"Well?" said the girl.

"Well, Brown started out, full of youthful enthusiasm, to find a diamond in a coal-hole. He treated Louise Lonsdale as if she had been a duchess and a lady, and, I suppose, she couldn't stand the shock."

"Had he always treated her as a duchess and a lady?" Miss Reeves asked.

"He certainly had, up to the very moment of her attempted suicide. But, when a lady asks a man to come in for a moment to have a cup of tea, on a bright, sunshiny afternoon, and then, out of the perfectly blue sky, suggests that, if he doesn't marry her, she intends destroying herself, I think it is time for him to take the elevator and the first cab in sight and to go in whichever direction the horse's head happens to be pointing. At least, that's what I did."

"Oh, you're Brown, then?" the girl said. "I wondered."

"Yes, I'm Brown."

"Why did you tell me?"

"Well, in the first place, I didn't intend to, and in the second place, I know you will not say anything about it. I had a good look at your eyes this morning when it was light, and you can't make me believe that a girl with eyes like those could tell anything she was asked not to."

"Now you are talking like Brown. Why did you run away?"

"Cowardice—rank cowardice."

"Could they have arrested you?"

"Why, certainly not. I was afraid of the yellow journals. I have a mother and a few sisters who live a long way from here—bless them. Do you suppose I wanted them to read about me mixed up in that sort of a mess?"

"Why did you come here?"

"Oh, I don't know, except that it was quiet and that I would be near people who knew me when I was a kid and before I knew that there was a Louise Lonsdale on earth. It seems to me a perfectly natural thing for a man to do. If my mother had been nearer I suppose I should have gone to her. There are some times when every man wants to get back to his mother or to the place where he knew people when he was a kid."

The girl undid her fingers about her knees and interlaced them behind the fur toque.

"You're a queer boy," she said. "Really, knowing you makes the Lonsdale story more simple. And yet it seems curious that any girl with a record for a stormy life should try to do away with herself on account of a man who had treated her but civilly. She must have had a very emotional nature, even for an actress."

"Yes," Maury said, "it would seem so. But, to be quite fair to the girl, you must remember that my friend Brown is a little emotional himself, especially in the face of so much beauty, because the beauty of Miss Lonsdale is superlative and she is not without a certain feline charm. It is possible, too—and in this I may be doing the lady a great injustice—that Miss Lonsdale may not have stood so securely on the lofty pedestal to which I had raised her."

"You mean?" Miss Reeves interrupted.

"I mean that the distinguished viewpoint from which it was my pleasure to regard her was not understood, or perhaps appreciated, by the lady. Is it not possible that I was to her like other men, just rungs on the ladder that reached up to her goal, whatever that goal happens to be? You see that naïf streak in me is pretty evident occasionally. This would not be the first time that an unscrupulous woman ——"

"Oh, I wouldn't say that," the girl interrupted him. "She isn't as bad as that."

Maury's eyes had been turned toward the sea, but now he looked up with much curiosity at his companion.

"You speak with a good deal of enthusiasm, Miss Reeves," he said. "It isn't possible you, too, know Miss Lonsdale?"

Miss Reeves, her hands still clasped behind the fur toque, continued to look up at the purple sky. "Yes, I know her." The girl no longer wore the habitual smile, and it seemed to Maury that her face had lost the sweetness and innocence he had liked so much. "There's no reason I should deny it now," she said; "I've got what I wanted. Besides, you've been very confidential with me; it's only right we should both tell our real names, as it were."

Maury took a few pulls at his half-lit cigar and then threw it far away from him across the frozen snow.

"Well," he said, "what is your real name, and what was it you did want?"

"My name doesn't matter so much. I'm a reporter—I wanted your side of the case."

Maury began to swing his legs again over the edge of the porch and looked up at the girl as if she were some inanimate thing he had heard about but never seen before.

"Oh, I see," he said. "Then this friendly, almost personal, talk we've just had was by way of being an interview?"

The girl nodded, and Maury chuckled aloud.

"My friend Brown certainly is guileless," he said. "Would you call that a good interview?"

The girl dropped her hands to her lap and looked directly at him. "Pretty good—fairly good stuff. The surroundings and all the conditions make it rather interesting." She glanced slowly about her. "You understand—well-known society man, a fugitive, tells his story in a lonely casino at a deserted Jersey summer resort. The main thing is that I found you and that you talked at all. It's what we call a 'beat.'"

"I see," said Maury, and he got up and stamped his feet. "It's pretty cold—no? Don't you think we had better be walking back?" He put out his hand and helped the girl to rise. They left the casino and started up the narrow, deserted road that led to the town.

"Do you want to go to the telegraph station now to send your article?" Maury asked. "Or is it too late?"

"There's no hurry," she said, "as long as no one else has the story. I'm going to town to-morrow morning early. I'd rather have them run it Sunday, anyhow."

For some moments, except for the crunching of the packed snow under their feet, there was silence. It was the girl who spoke first.

"I don't suppose you think much of my sort of work?" she asked.

"Oh, I don't know," Maury said. "Before this I have always looked at yellow journalism as a sort of general proposition. This is the first time I have ever had a chance to regard it from a purely personal point of view. It's something like murder—the word 'murder' really doesn't mean much until you see the blood of one of your friends, does it?"

Again there was silence between them, and then Maury spoke out with genuine enthusiasm, and as if he had entirely forgotten his own troubles. "You know, Miss Reeves, I think your profession, properly played, is the greatest thing on earth. Just think of it, the news of the whole world thrown on your doorstep every morning, and for one penny—and then the power of an editorial! Why, in one short paragraph an editor can get at more people and do more good than an ordinary man can accomplish in a whole lifetime! Just remember what some of those old-time fellows did—the Greeleys and the Curtises!"

"Then you don't believe in modern journalism that everything that can't stand the white light of publicity should be shown up?"

"I don't really know much about it," Maury said; "and what I do know I learned from a great friend of mine, who was a newspaper man, although, perhaps, you who know will say that he was not a typical one. He was a star reporter, and hence was practically mixed up every day with the big, vital thing of the hour, but it seemed to me that he got his relative values mixed. You see, when the rest of the world was asleep he was at work, and vice versa; so, when he wasn't actually at work, there was no one to play with, and he sat about a stuffy office, talking with other newspaper men about Jones' story or Brown's 'scoop'; not the humanity of the real thing itself, and never giving one

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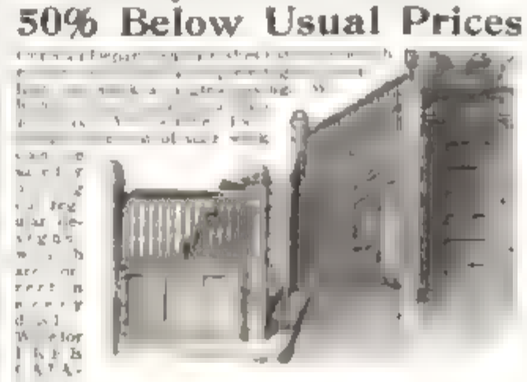

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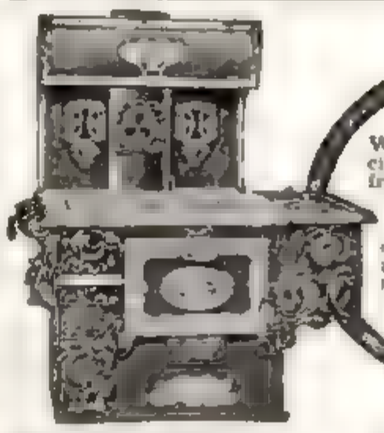

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thought to the ultimate effect of the story on the thousands of people who read it. His whole vision became focused on the news page of one morning paper, and what the rest of the world did concerned him only so far as it fed that one page. A kind word from the city editor loomed as big to him as a decoration, and his only ambition was to work for his bread and butter and the glory of the man whose name appeared at the head of the editorial page. His one thought was how to defeat the libel law, and he would convict a man, as far as public opinion went, in twenty-four hours that the courts couldn't indict in twelve months. And, in time, he got to believe, just as you have learned to believe, that, without regard to circumstances, any act that cannot stand the white light of publicity should be exposed in the press."

"That is what I believe," the girl said.

"That is what your work has *taught* you to believe," Maury answered. "I hardly think you believed it always."

They could see the lights of the inn now, and neither of them spoke again until they had reached the porch. Then, as they both stopped, Maury held out his hand.

"Good-night, Miss Reeves," he said. "I'm afraid I won't see you again if you are leaving on the early train."

The girl slowly clasped her hands behind her back.

"No," she said, and the defiant air of bravado she had worn during the walk home seemed to have left her.

"I couldn't very well shake hands with you. But you mustn't think I'm sorry—you don't understand, that's all. You consider only the individual—I work for a principle." Then she turned and ran up the steps and left him alone.

Maury sat down on the lower step and lighted a cigar, but almost before he had thrown away the match the door of the hotel was thrown open and he saw the figure of the girl silhouetted against the yellow light from the office. Carrying her suitcase in one hand, she crossed the porch and slowly came down the steps to where he sat, and then, dropping the valise, stood looking out at the frozen river glistening through the black, naked pines.

For a moment Maury hesitated—it seemed almost as if he were talking to a woman walking in her sleep.

"Well," he said, "what is it? Please tell me—please." He got up and moved nearer to her.

The girl tried to answer him, but the words died in her throat. "They've put me out," she whispered at last. "They've put me out of the hotel. I'm only a young girl, and they've thrown me out in the middle of the night. Don't you understand?—they've thrown me out!"

"Thrown you out!" Maury repeated. "Why, what do you mean? Thrown you out—what for?"

"It was that telegram—the one I sent to Philadelphia. They returned it with a notice that the woman I sent it to wasn't known. That made them suspicious here in the hotel, and that blackguard in there says I came with you. He says they can't have people like me in a respectable hotel. Think of that—people like me!"

"Oh, I'll fix that all right," Maury said, and started for the door, but the girl threw out her arm and held him.

"Don't!" she cried. "Don't make it any worse! I can't go back there!"

Maury stood still a few moments and twisted his heel in the frozen snow.

"As a matter of fact, Miss Reeves," he said, "appearances are against you."

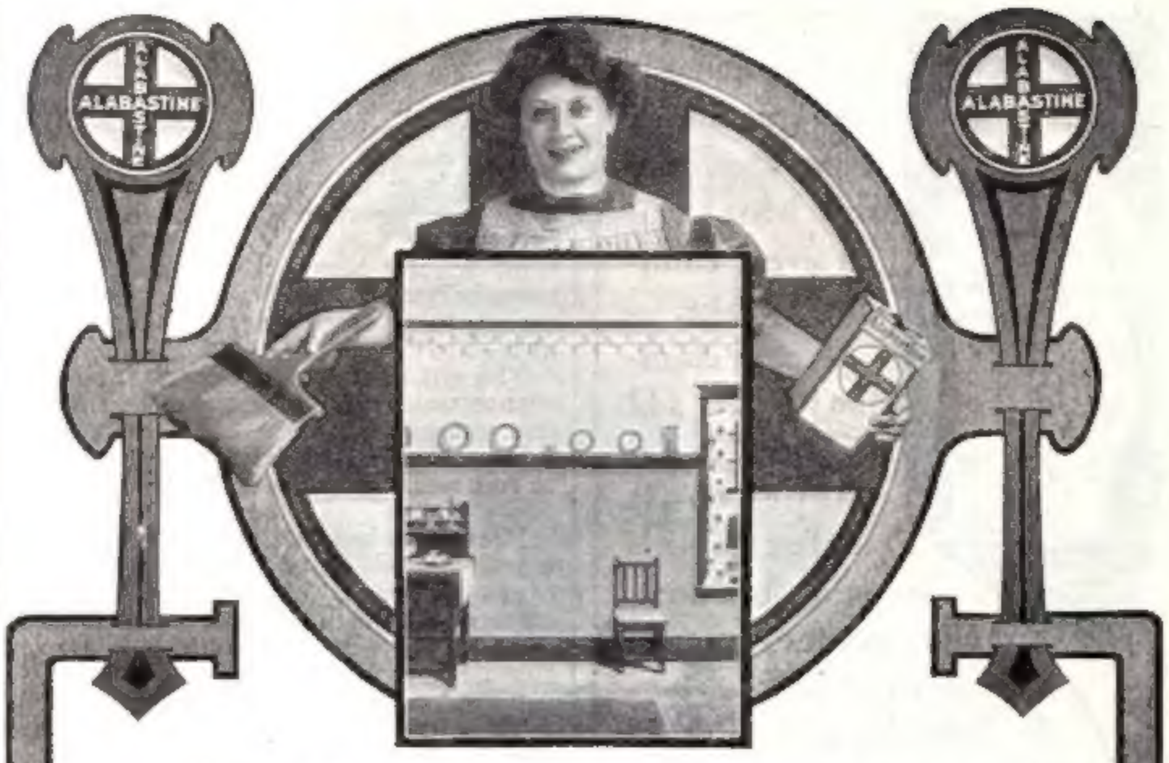
"My name is not Reeves!" the girl cried. "My name is Harriet Morton, and my name is all I've got in the world. Do you know what it means for a young girl to be thrown out of a hotel? It's the sort of thing that sticks to her till her dying day. It's ruin—that's what it means—ruin! I've got a mother who's the finest woman in the world, and all she lives for is her children, and everything she has left now is pride—just pride in us and the name. When she hears this, it will kill her!"

"Well, that's all right," Maury said. "The people in there don't know your name—they think it's Reeves. I'm the only person that knows, and I won't tell. Come along with me."

He picked up the valise, and the girl, although bent with the ignominy of it all, followed him down the road that led to the village.

"Where are you taking me?" she asked.

"Well—I'll tell you," he said quite cheerfully. "The hotels and boarding-houses



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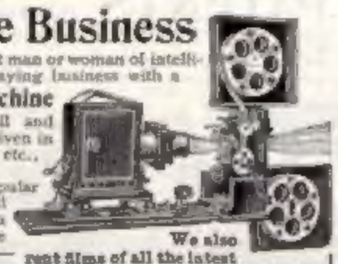

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He was undertaker and sexton of the Baptist church, which makes him thoroughly respectable on two counts. I think I'll tell him and his wife you drove over from Lakewood to join some friends at the hotel; the friends didn't get here and, as you didn't want to stay alone at the hotel, I had brought you to stay with them—you, of course, being an old friend of mine. Good idea—no?"

The girl nodded and they walked on in silence until they were near the home of the young man's friends. "That's it," he said; "there's the refuge—a good place to rest and think it over."

Maury reached the station early the next morning and found Miss Morton busy over a telegram. She smiled at him as he entered, and when she had finished writing came to where he was waiting for her and showed him the message.

"You're sure you want me to read it?"

The girl nodded. "You more than any one else."

This is what Maury read:

DAVID GRIERSON,
City Editor the Despatch, New York.
Maury got away late last night. Probably on way to Philadelphia, or may have driven inland toward Trenton. Please accept this as my resignation. H. MORTON.

"Thank you," said Maury. "I like the last part especially."

The girl took the telegram back to the window and then returned to him. "There are ten minutes before the train starts, Mr. Maury," she said; "won't you come outside?—I want to tell you something."

They walked up the platform and sat down on an empty truck.

"Do you know Billy Hardie?" the girl began. Maury shook his head.

"Well, he's been one of our star men for years. He has a great friend, named Walter Birch, who used to be with the Despatch, but is now press agent at the Casino. Last Sunday, Hardie and Birch had dinner up at Louise Lonsdale's flat. It seems that business at the Casino had been bad and the show had to go on the road. They wanted to cut down expenses and were going to put Lonsdale in the soubrette part, but the trouble was, no one knew her outside of New York. So they talked it over and ——"

"And decided to have her commit suicide," Maury interrupted.

Miss Morton nodded. "And she said you would be the best victim," she went on. "Hardie was to do the New York end and I was to follow you and get an exclusive interview. That was easy, because we didn't let any one know who the man in the case was supposed to be. We rather thought you'd get out, so I waited outside your rooms for you, in a hansom, and followed you to the ferry."

"Very simple," said Maury, "when you know the inside story, isn't it? But I thought they arrested people who tried to commit suicide?"

"Oh, that was easy. She had her own doctor and he never said positively that it wasn't a case of taking an overdose by mistake, and then, besides, Hardie is pretty strong with the police."

"Wonderful! But what are you going to do now?"

"I? There's nothing for me to do. The story is no good without my finding you and getting an exclusive interview. It will just fade away, I suppose."

"But *you* can't fade away," Maury protested.

The girl rose and walked a few steps up the platform and then returned.

"Oh, I don't know," she said; "New York is a big place—there ought to be plenty of work. I think the train will be starting soon."

The girl held out her hand. "Will you shake hands with me now, Mr. Maury?"

The young man got up and took her hand in both of his. "Rather," he said. "I'm mighty glad to have known you."

They started for the train together and Maury helped her up to the car platform.

"I'll be back in town in a week," he said—"that is, if this thing blows over. I wish you would call me up any afternoon—my name is in the telephone book. I'd like to help you look for that job, you know—something quiet and not so much in the white light of publicity."

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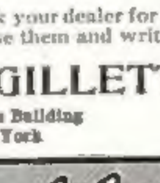

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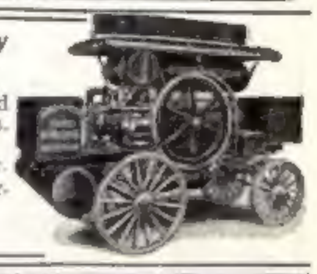

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THERE'S value visible and invisible in Kuppenheimer garments — one as much as the other. What puts it there? Kuppenheimer style-knowledge, tailoring-skill, fabric-range. But more than all — the Kuppenheimer idea that covers all — the initiative, the quality-insistence that have created and upheld the Kuppenheimer standard and have made possible clothes-economy-without-cheapness; that's most acceptable just now.

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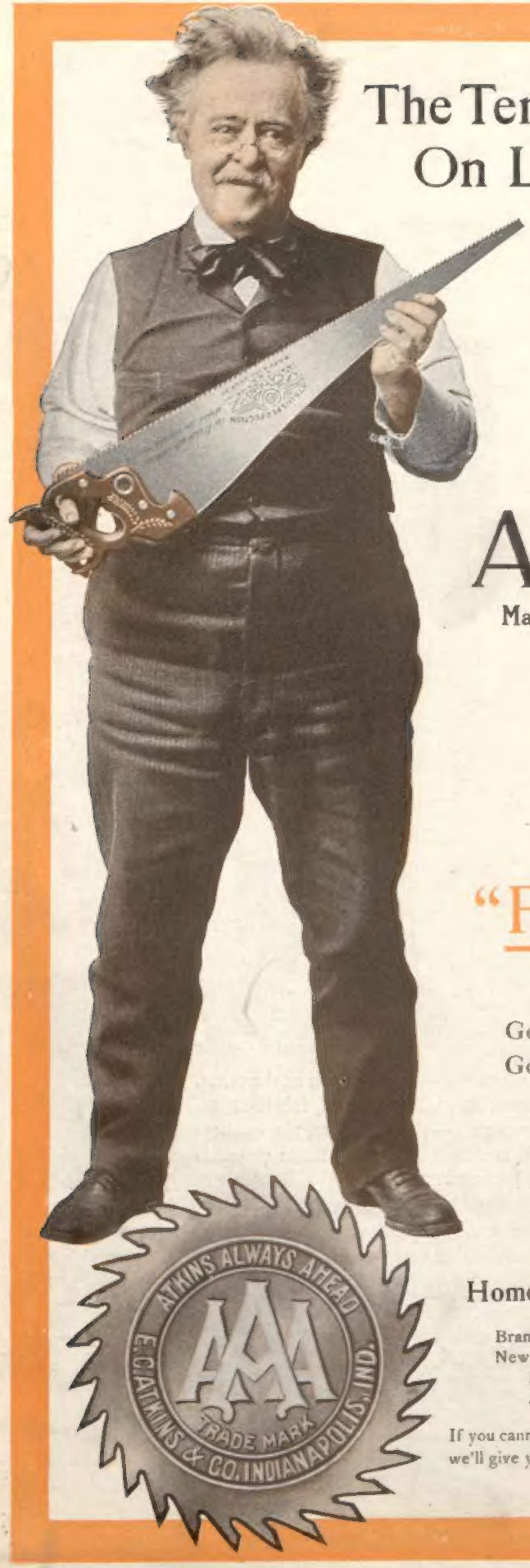

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